

**BUYER/BORROWER STATEMENT**  
Final

File No.: 30200-18-KMH  
Officer/Escrow Officer: Kecia M. Heyen

Printed Date/Time: 03/15/2018 - 11:33:01AM  
Page 1 of 1  
Closing Date: 03/15/2018  
Disbursement Date: 03/15/2018

Buyer/Borrower: Secured Investment Corp.

Seller: Rebecca M. Janes, Donna Clara Meier, Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey

Property: 1020 E Sanson Ave, Spokane, WA 99207

DESCRIPTION	DEBITS	CREDITS
<b>TOTAL CONSIDERATION</b>	12,500.00	
Initial Deposit		14,876.07
<b>PRORATIONS/ADJUSTMENTS:</b>		
E M Paid to Rebecca James		100.00
<b>TITLE CHARGES</b>		
Owner's Premium for 12,500.00: First American Title Insurance Company Title - Owner's Premium (optional)	550.00	
Owner's Premium - Tax: for 12,500.00: First American Title Insurance Company Title - Owner's Premium (optional)	48.40	
Death Certificate Recording Walter: Spokane County Auditor	36.00	
Deed Recording Fee: Spokane County Auditor	82.00	
<b>ESCROW CHARGES TO: Baines Title &amp; Escrow</b>		
Escrow Fee Title - Settlement Agent Fee	525.00	
Escrow Fee - Tax Title - Settlement Agent Fee	43.05	
<b>TAXES:</b>		
Property Tax to: Spokane County Treasurer #36324.0609	830.00	
Excise Tax to: Spokane County Auditor	227.50	
<b>ADDITIONAL DISBURSEMENTS:</b>		
Douglas County Reet Fee Filing: Spokane County Auditor	10.82	
<b>SUBTOTALS</b>	14,852.77	14,976.07
<b>DUE TO BUYER/BORROWER</b>	123.30	
<b>TOTALS</b>	14,976.07	14,976.07

  
Kecia M. Heyen, Escrow Officer

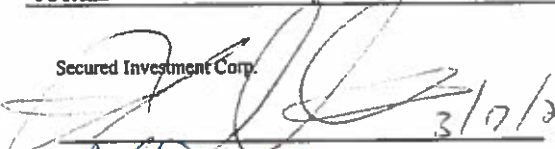
**BUYER/BORROWER STATEMENT**  
Estimated


File No.: 30200-18-KMH  
Officer/Escrow Officer: Kecia M. Heyen

Printed Date/Time: 03/06/2018 - 3:22:18PM  
Page 1 of 1  
Closing Date: 03/09/2018  
Disbursement Date:

Buyer/Borrower: Secured Investment Corp.  
Seller: Rebecca M. Jancs, Donna Clara Mcier, Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey  
Property: 1020 E Sanson Ave, Spokane, WA 99207

DESCRIPTION	DEBITS	CREDITS
<b>TOTAL CONSIDERATION</b>	12,500.00	
<b>PRORATIONS/ADJUSTMENTS:</b>		
E M Paid to Rebecca James		100.00
<b>TITLE CHARGES</b>		
Owner's Premium for 12,500.00: First American Title Insurance Company Title - Owner's Premium (optional)	550.00	
Owner's Premium - Tax. for 12,500.00: First American Title Insurance Company Title - Owner's Premium (optional)	48.40	
Deed Recording Fee: First American Title Insurance Company	82.00	
Death Certificate Recording Lola: First American Title Insurance Company	35.00	
Death Certificate Recording Walter: First American Title Insurance Company	35.00	
<b>ESCROW CHARGES TO: Baines Title &amp; Escrow</b>		
Escrow Fee Title - Settlement Agent Fee	525.00	
Escrow Fee - Tax Title - Settlement Agent Fee	43.05	
<b>TAXES:</b>		
Property Tax to: Spokane County Treasurer #36324.0609	830.00	
Excise Tax to: Spokane County Treasurer	227.50	
<b>ADDITIONAL DISBURSEMENTS:</b>		
Est City Of Spokane Utility Bill: City of Spokane	83.89	
Douglas County Reet Fee Filing: Douglas County Treasurer	16.23	
<b>SUBTOTALS</b>	<b>14,976.07</b>	<b>100.00</b>
<b>DUE FROM BUYER/BORROWER</b>		<b>14,876.07</b>
<b>TOTALS</b>	<b>14,976.07</b>	<b>14,976.07</b>

Secured Investment Corp.  
  
Lee A. Arnold, President 3/7/2018

  
Kecia M. Heyen, Escrow Officer

REAL ESTATE EXCISE TAX AFFIDAVIT  
CHAPTER 82.45 RCW - CHAPTER 458-61A WAC

This form is your receipt  
when stamped by cashier

PLEASE TYPE OR PRINT

THIS AFFIDAVIT WILL NOT BE ACCEPTED UNLESS ALL AREAS ON ALL PAGES ARE FULLY COMPLETED

(See back of last page for instructions)

<input type="checkbox"/> Check box if partial sale of property		If multiple owners, list percentage of ownership next to name	
1	Name Rebecca M. James as to a life estate, and Rebecca M. James and Donna Clara Meier and Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey sole heirs of the Estate of Walt N. Vaudry, as to the remainder	2	Name Secured Investment Corp. a Wyoming Corporation
SELLER GRANTOR	Mailing Address 159 Buzzard Lake Rd	BUYER GRANTEE	Mailing Address 701 E. Front Ave, 2nd Floor
	City/State/Zip Okanogan, WA 98840		City/State/Zip Coeur D' Alene, ID 83814
	Phone No. (including area code)		Phone No. (including area code)
3	Send all property tax correspondence to: <input type="checkbox"/> Same as Buyer/Grantee	List all real and personal tax parcel account numbers - check box if personal property	List assessed value(s)
Name Secured Investment Corp.		36324.0609 <input type="checkbox"/>	\$119,100.00
Mailing Address 701 E. Front Ave, 2nd Floor		<input type="checkbox"/>	
City/State/Zip Coeur D' Alene, ID 83814		<input type="checkbox"/>	
Phone No. (including area code)		<input type="checkbox"/>	

4 Street address of property: 1020 E Sanson Ave, Spokane, WA 99207

This Property is located in  unincorporated Spokane County OR within  city of Spokane

Check box if any of the listed parcels are being segregated from another parcel, are part of boundary line adjustment or parcels being merged.

Legal description of property (if more space is needed, you may attach a separate sheet to each page of the affidavit)

Lots 10 and 11, Block 6, East Kenwood, According to the Plat Recorded in Volume "F" of Plats, page 23, in the City of Spokane, Spokane County, Washington

5	Select Land Use Code(s) 11 enter any additional codes: (See back of last page for instructions)	7	List all personal property (tangible and intangible) included in selling price.
Is this property exempt from property tax per chapter 84.36 RCW (nonprofit organization)?		YES NO	
<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO			

6	Is this property designated as forest land per chapter 84.33 RCW?	YES NO
	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	
	Is this property classified as current use (open space, farm and agricultural, or timber) land per chapter 84.34?	YES NO
	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	
	Is this property receiving special valuation as historical property per chapter 84.26 RCW?	YES NO
	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	
If any answers are yes, complete as instructed below		
(1) NOTICE OF CONTINUANCE (FOREST LAND OR CURRENT USE) NEW OWNER(S): To continue the current designation as forest land or classification as current use (open space, farm and agricultural, or timber) land, you must sign on (3) below. The county assessor must then determine if the land transferred continues to qualify and will indicate by signing below. If the land no longer qualifies or you do not wish to continue the designation or classification, it will be removed and the compensating or additional taxes will be due and payable by the seller or transferor at the time of sale. (RCW 84.33.140 or RCW 84.34.108). Prior to signing (3) below, you may contact your local county assessor for more information.		
This land <input type="checkbox"/> does <input type="checkbox"/> does not qualify for continuance		
DEPUTY ASSESSOR		DATE
(2) NOTICE OF COMPLIANCE (HISTORIC PROPERTY) NEW OWNER(S): To continue special valuation as historic property, sign (3) below. If the new owner(s) do not wish to continue, all additional tax calculated pursuant to chapter 84.26 RCW, shall be due and payable by the seller or transferor at the time of sale.		
(3) OWNER(S) SIGNATURE		
PRINT NAME		

If claiming an exemption, list WAC number and reason for exemption: WAC No. (Section/Subsection) Reason for exemption	
Type of Document	SWD
Date of Document	3-9-18
Gross Selling Price	\$ 12,500.00
*Personal Property (deduct)	\$
Exemption Claimed (deduct)	\$ No
Taxable Selling Price	\$ 12,500.00
Excise Tax: State	\$ 160.00
Local	\$ 62.50
*Delinquent Interest: State	\$
Local	\$
*Delinquent Penalty	\$
Subtotal	\$ 222.50
*State Technology Fee	\$ 5.00
*Affidavit Processing Fee	\$
Total Due	\$ 227.50
A MINIMUM OF \$10.00 IS DUE IN FEE(S) AND/OR TAX *SEE INSTRUCTIONS	

8 I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT

Signature of Grantor or Grantor's Agent		Signature of Grantee or Grantee's Agent	
Name (print)	Rebecca M. James	Name (print)	Secured Investment Corp. Lee A. Arnold President
Date & city of signing:		Date & city of signing:	

Perjury: Perjury is a class C felony which is punishable by imprisonment in the state correctional institution for a maximum term of not more than five years, or by a fine in an amount fixed by the court of not more than five thousand dollars (\$5,000.00), or by both imprisonment and fine (RCW 9A.20.020 (1C))



REAL ESTATE EXCISE TAX AFFIDAVIT

This form is your receipt when stamped by cashier.

PLEASE TYPE OR PRINT

CHAPTER 82.45 RCW - CHAPTER 458-61A WAC

THIS AFFIDAVIT WILL NOT BE ACCEPTED UNLESS ALL AREAS ON ALL PAGES ARE FULLY COMPLETED

(See back of last page for instructions)

Check box if partial sale of property

If multiple owners, list percentage of ownership next to name

Form with fields for Name, Mailing Address, City/State/Zip, Phone No. for both Seller/Grantor and Buyer/Grantee.

Section 4: Street address of property: 1020 E. Sanson Ave, Spokane, WA 99207. Includes checkboxes for unincorporated city and property segregation.

Lots 10 and 11, Block 6, East Kenwood, According to the Plat Recorded in Volume "F" of Plats, page 23, in the City of Spokane, Spokane County, Washington

Sections 5-7: Land use codes, personal property list, and tax calculation table. Includes a tax summary table with columns for Gross Selling Price, Personal Property, Exemption, Taxable Selling Price, Excise Tax, Delinquent Interest, Delinquent Penalty, State Technology Fee, Affidavit Processing Fee, and Total Due.

Section 9: Signature lines for Grantor/Grantor's Agent and Grantee/Grantee's Agent, including names and dates.

Perjury: Perjury is a class C felony which is punishable by imprisonment in the state correctional institution for a maximum term of not more than five years, or by a fine in an amount fixed by the court of not more than five thousand dollars (\$5,000.00), or by both imprisonment and fine (RCW 9A.20.020 (1C)).

**WHEN RECORDED RETURN TO:**

**Baines Title and Escrow  
PO Box 626  
Okanogan, WA 98840**

**File No. 30200-18-KMH**

**DOCUMENT TITLE(S):**

Statutory Warranty Deed

**REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:**

**GRANTORS:**

**Rebecca M. Janes as to a life estate, and Rebecca M. Janes and Donna Clara Meier and Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey sole heirs of the Estate of Walt N. Vaudry, as to the remainder**

**GRANTEE:**

**Secured Investment Corp.a Wyoming Corporation**

**ABBREVIATED LEGAL DESCRIPTION:**

**Lots 10 And 11, Block 6, East Kenwood**

**TAX PARCEL NUMBER(S):**

**36324.0609**

When recorded return to:

Secured Investment Corporation  
701 E. Front Ave, 2nd Floor  
Coeur D' Alene, ID 83814

Filed for Record at Request of  
Baines Title & Escrow  
Escrow Number: 30200-18-KM11

### Statutory Warranty Deed

Grantor(s): Rebecca M. Janes, Donna Clara Meier, Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey  
Grantee(s): Secured Investment Corp.  
Abbreviated Legal:

Lots 10 And 11, Block 6, East Kenwood

Additional legal(s) on page: 2  
Assessor's Tax Parcel Number(s): 36324.0609

THE GRANTORS Rebecca M. Janes as to a life estate, and Rebecca M. Janes and Donna Clara Meier and Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey sole heirs of the Estate of Walt N. Vaudry, as to the remainder for and in consideration of TEN DOLLARS AND OTHER GOOD AND VALUABLE CONSIDERATION in hand paid, conveys and warrants to Secured Investment Corp. a Wyoming Corporation the following described real estate, situated in the County of Spokane, State of Washington

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION AND TITLE EXCEPTIONS

Dated 3/7/18

Rebecca M. Janes  
Rebecca M. Janes

\_\_\_\_\_  
Donna Clara Meier

\_\_\_\_\_  
Susan Mary Elizabeth Stancliff

\_\_\_\_\_  
Stephen Joseph Vaudrey

State of Washington )  
County of Spokane ) SS:

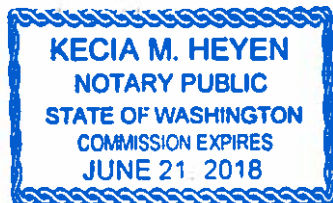
I certify that I know or have satisfactory evidence that  
**Rebecca M. Janes**

are the person(s) who appeared before me, and said person(s) acknowledged that  
 he/she/they signed this instrument and acknowledge it to be his/hers/their free and  
voluntary act for the uses and purposes mentioned in this instrument

Dated: 3-7-18

Kecia M. Heyen  
\_\_\_\_\_  
Notary Public in and for the State of Washington

Residing at omak  
My appointment expires 6-21-18



When recorded return to:

Secured Investment Corporation  
701 E. Front Ave, 2nd Floor  
Coeur D' Alene, ID 83814

Filed for Record at Request of  
Baines Title & Escrow  
Escrow Number: 30200-18-KMH

**Statutory Warranty Deed**

Grantor(s): Rebecca M. Janes, Donna Clara Meier, Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey

Grantee(s): Secured Investment Corp.

Abbreviated Legal:

Lots 10 And 11, Block 6, East Kenwood

Additional legal(s) on page: 2  
Assessor's Tax Parcel Number(s): 36324.0609

THE GRANTORS Rebecca M. Janes as to a life estate, and Rebecca M. Janes and Donna Clara Meier and Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey sole heirs of the Estate of Walt N. Vaudry, as to the remainder for and in consideration of TEN DOLLARS AND OTHER GOOD AND VALUABLE CONSIDERATION in hand paid, conveys and warrants to Secured Investment Corp.a Wyoming Corporation the following described real estate, situated in the County of Spokane, State of Washington

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION AND TITLE EXCEPTIONS

Dated \_\_\_\_\_

\_\_\_\_\_  
Rebecca M. Janes

*Donna Clara Meier 3/1/18*  
\_\_\_\_\_  
Donna Clara Meier

\_\_\_\_\_  
Susan Mary Elizabeth Stancliff

\_\_\_\_\_  
Stephen Joseph Vaudrey

State of \_\_\_\_\_ )  
County of \_\_\_\_\_ ) SS:

I certify that I know or have satisfactory evidence that

**Rebecca M. Janes**  
is/are the person(s) who appeared before me, and said person(s) acknowledged that  
he/she/they signed this instrument and acknowledge it to be his/her/their free and  
voluntary act for the uses and purposes mentioned in this instrument.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Notary Public in and for the State of Washington  
Residing at \_\_\_\_\_  
My appointment expires: \_\_\_\_\_

When recorded return to:

Secured Investment Corporation  
701 E. Front Ave, 2nd Floor  
Coeur D' Alene, ID 83814

Filed for Record at Request of  
Baines Title & Escrow  
Escrow Number: 30200-18-KMH

### Statutory Warranty Deed

Grantor(s): Rebecca M. Janes, Donna Clara Meier, Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey

Grantee(s): Secured Investment Corp.

Abbreviated Legal:

Lots 10 And 11, Block 6, East Kenwood

Additional legal(s) on page: 2  
Assessor's Tax Parcel Number(s): 36324.0609

THE GRANTORS Rebecca M. Janes as to a life estate, and Rebecca M. Janes and Donna Clara Meier and Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey sole heirs of the Estate of Walt N. Vaudry, as to the remainder for and in consideration of TEN DOLLARS AND OTHER GOOD AND VALUABLE CONSIDERATION in hand paid, conveys and warrants to Secured Investment Corp.a Wyoming Corporation the following described real estate, situated in the County of Spokane, State of Washington

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION AND TITLE EXCEPTIONS

Dated \_\_\_\_\_

\_\_\_\_\_  
Rebecca M. Janes

\_\_\_\_\_  
Donna Clara Meier

*Susan Mary Elizabeth Stancliff*  
\_\_\_\_\_  
Susan Mary Elizabeth Stancliff  
3/7/18

\_\_\_\_\_  
Stephen Joseph Vaudrey

State of \_\_\_\_\_ )  
County of \_\_\_\_\_ )

SS:

I certify that I know or have satisfactory evidence that

**Rebecca M. Janes**  
is/are the person(s) who appeared before me, and said person(s) acknowledged that  
he/she/they signed this instrument and acknowledge it to be his/her/their free and  
voluntary act for the uses and purposes mentioned in this instrument.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Notary Public in and for the State of Washington  
Residing at \_\_\_\_\_  
My appointment expires: \_\_\_\_\_



When recorded return to:

Secured Investment Corporation  
701 E. Front Ave, 2nd Floor  
Coeur D' Alene, ID 83814

Filed for Record at Request of  
Baines Title & Escrow  
Escrow Number: 30200-18-KMH

**Statutory Warranty Deed**

Grantor(s): Rebecca M. Janes, Donna Clara Meier, Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey

Grantee(s): Secured Investment Corp.

Abbreviated Legal:

Lots 10 And 11, Block 6, East Kenwood

Additional legal(s) on page: 2  
Assessor's Tax Parcel Number(s): 36324.0609

THE GRANTORS Rebecca M. Janes as to a life estate, and Rebecca M. Janes and Donna Clara Meier and Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey sole heirs of the Estate of Walt N. Vaudry, as to the remainder for and in consideration of TEN DOLLARS AND OTHER GOOD AND VALUABLE CONSIDERATION in hand paid, conveys and warrants to Secured Investment Corp.a Wyoming Corporation the following described real estate, situated in the County of Spokane, State of Washington

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION AND TITLE EXCEPTIONS

Dated 3-9-18

\_\_\_\_\_  
Rebecca M. Janes

\_\_\_\_\_  
Donna Clara Meier

\_\_\_\_\_  
Susan Mary Elizabeth Stancliff

\_\_\_\_\_  
Stephen Joseph Vaudrey

State of \_\_\_\_\_ }  
County of \_\_\_\_\_ } SS:

I certify that I know or have satisfactory evidence that

**Rebecca M. Janes**  
is/are the person(s) who appeared before me, and said person(s) acknowledged that  
he/she/they signed this instrument and acknowledge it to be his/her/their free and  
voluntary act for the uses and purposes mentioned in this instrument.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Notary Public in and for the State of Washington  
Residing at \_\_\_\_\_  
My appointment expires: \_\_\_\_\_

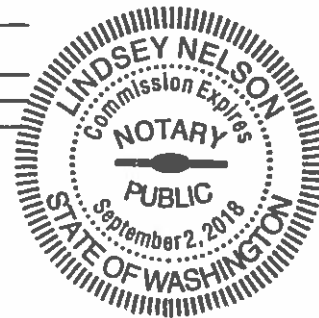
State of Washington )  
County of Spokane ) SS:

I certify that I know or have satisfactory evidence that

**Donna Clara Meier**  
is/are the person(s) who appeared before me, and said person(s) acknowledged that  
he/she/they signed this instrument and acknowledge it to be his/her/their free and  
voluntary act for the uses and purposes mentioned in this instrument.

Dated: March 7, 2018 Lindsey Nelson

Notary Public in and for the State of Washington  
Residing at Spokane  
My appointment expires: 9.2.2018



State of \_\_\_\_\_ )  
County of \_\_\_\_\_ ) SS:

I certify that I know or have satisfactory evidence that

**Susan Mary Elizabeth Stancliff**  
is/are the person(s) who appeared before me, and said person(s) acknowledged that  
he/she/they signed this instrument and acknowledge it to be his/her/their free and  
voluntary act for the uses and purposes mentioned in this instrument.

Dated: \_\_\_\_\_

Notary Public in and for the State of Washington  
Residing at \_\_\_\_\_  
My appointment expires: \_\_\_\_\_

State of \_\_\_\_\_ )  
County of \_\_\_\_\_ ) SS:

I certify that I know or have satisfactory evidence that

**Stephen Joseph Vaudrey**  
is/are the person(s) who appeared before me, and said person(s) acknowledged that  
he/she/they signed this instrument and acknowledge it to be his/her/their free and  
voluntary act for the uses and purposes mentioned in this instrument.

Dated: \_\_\_\_\_

Notary Public in and for the State of Washington  
Residing at \_\_\_\_\_  
My appointment expires: \_\_\_\_\_

State of \_\_\_\_\_ )  
County of \_\_\_\_\_ ) SS:

I certify that I know or have satisfactory evidence that

**Donna Clara Meier**

is/are the person(s) who appeared before me, and said person(s) acknowledged that  
he/she/they signed this instrument and acknowledge it to be his/her/their free and  
voluntary act for the uses and purposes mentioned in this instrument.

Dated: \_\_\_\_\_

Notary Public in and for the State of Washington  
Residing at \_\_\_\_\_  
My appointment expires: \_\_\_\_\_

State of Washington )  
County of Spokane ) SS:

I certify that I know or have satisfactory evidence that

**Susan Mary Elizabeth Stancliff**

is/are the person(s) who appeared before me, and said person(s) acknowledged that  
he/she/they signed this instrument and acknowledge it to be his/her/their free and  
voluntary act for the uses and purposes mentioned in this instrument.

Dated: 3/8/18

Rebekah Rogstad



Notary Public in and for the State of Washington  
Residing at Spokane, WA  
My appointment expires: 8/3/20

State of \_\_\_\_\_ )  
County of \_\_\_\_\_ ) SS:

I certify that I know or have satisfactory evidence that

**Stephen Joseph Vaudrey**

is/are the person(s) who appeared before me, and said person(s) acknowledged that  
he/she/they signed this instrument and acknowledge it to be his/her/their free and  
voluntary act for the uses and purposes mentioned in this instrument.

Dated: \_\_\_\_\_

Notary Public in and for the State of Washington  
Residing at \_\_\_\_\_  
My appointment expires: \_\_\_\_\_

State of \_\_\_\_\_ )  
County of \_\_\_\_\_ ) SS:

I certify that I know or have satisfactory evidence that

**Donna Clara Meier**

is/are the person(s) who appeared before me, and said person(s) acknowledged that  
he/she/they signed this instrument and acknowledge it to be his/her/their free and  
voluntary act for the uses and purposes mentioned in this instrument.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Notary Public in and for the State of Washington  
Residing at \_\_\_\_\_  
My appointment expires: \_\_\_\_\_

State of \_\_\_\_\_ )  
County of \_\_\_\_\_ ) SS:

I certify that I know or have satisfactory evidence that

**Susan Mary Elizabeth Stancliff**

is/are the person(s) who appeared before me, and said person(s) acknowledged that  
he/she/they signed this instrument and acknowledge it to be his/her/their free and  
voluntary act for the uses and purposes mentioned in this instrument.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Notary Public in and for the State of Washington  
Residing at \_\_\_\_\_  
My appointment expires: \_\_\_\_\_

State of South Dakota )  
County of Grant ) SS:

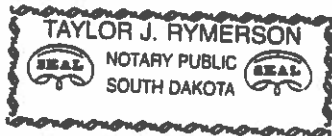
I certify that I know or have satisfactory evidence that

**Stephen Joseph Vaudrey**

is/are the person(s) who appeared before me, and said person(s) acknowledged that  
he/she/they signed this instrument and acknowledge it to be his/her/their free and  
voluntary act for the uses and purposes mentioned in this instrument.

Dated: 3-9-18

T. J. Ryerson  
\_\_\_\_\_  
Notary Public in and for the State of ~~Washington~~ South Dakota  
Residing at Watertown  
My appointment expires: 12-11-2020



## **EXHIBIT A**

LOTS 10 AND 11, BLOCK 6, EAST KENWOOD, ACCORDING TO PLAT RECORDED  
IN VOLUME "F" OF PLATS, PAGE 23, IN THE CITY OF SPOKANE, SPOKANE  
COUNTY, WASHINGTON.

APN: 36324.0609

**Subject to:**

1. Subject to all covenants, conditions, restrictions, reservations, easements and provisions of record.

105 N 2<sup>ND</sup> Avenue  
PO Box 626 Okanogan, WA 98840  
509-422-3420 Fax 509-422-2284

Escrow File No.: 30200-18-KMH

Title Order No.: 4259-3013870

Purchasers(s): Secured Investment Corp.

Seller(s): Rebecca M. Janes, Donna Clara Meier, Susan Mary Elizabeth  
Stancliff and Stephen Joseph Vaudrey

**CLOSING AGREEMENT AND ESCROW INSTRUCTIONS**  
**For Purchase and Sale Transaction**

The undersigned buyer and seller (referred to herein as "the parties") hereby designate and appoint  
**Baines Title & Escrow**  
(referred to herein as "the closing agent") to act as their closing and escrow agent according to the following agreements and instructions.

**IT IS AGREED, AND THE CLOSING AGENT IS INSTRUCTED, AS FOLLOWS:**

**Terms of Sale.** The terms and conditions of the transaction which is the subject of these instructions (referred to herein as "the transaction") are set forth in the parties' Purchase and Sale Agreement, Earnest Money Agreement, or other written agreement, and any attachments, amendments or addenda to that agreement (referred to herein as "the parties' agreement"), which is made a part of these instructions by this reference. Any changes to the parties' agreement will be made a part of these instructions, without further reference, when signed by the parties and delivered to the closing agent. These instructions are not intended to amend, modify or supersede the terms and conditions of the parties' agreement and if there is any conflict or inconsistency between these instructions and the parties' agreement, the terms and conditions of the parties' agreement shall control.

**Description of Real Property.** The real property which is the subject of the transaction (referred to herein as "the property") is identified in the parties' agreement. The documents required to close the transaction must contain the "legal description" of the property. If the parties' agreement does not yet contain the correct legal description, the parties or the real estate agent shall obtain an addendum setting forth the legal description as soon as possible and deliver it to the closing agent.

**Closing Date.** The date on which the documents required to close the transaction are filed for record (referred to herein as "the closing date") shall be on or before the date for closing of the transaction specified in the parties' agreement or in an addendum extending that date.

**Documents.** The closing agent is instructed to select, prepare, complete, correct, receive, hold, record and deliver documents as necessary to close the transaction. The closing agent may request that certain documents be prepared or obtained by the parties or their attorneys, in which case the parties shall deliver the requested documents to the closing agent before the closing date. Execution of any document will be considered approval of its form and contents by each party signing such document.

**Deposits and Disbursement of Funds.** Before the closing date, each party shall deposit with the closing agent all funds required to be paid by such party to close the transaction, less any earnest money previously deposited with the real estate agent. The closing agent is authorized, but not required, to consider a lending institution's written commitment to deposit funds as the equivalent of a deposit of such funds, if all conditions of the commitment will be met on or before the closing date. All funds received by the closing agent shall be deposited in a trust account with any bank doing business in the State of Washington and may be transferred to any other such accounts. The closing agent shall not be required to disburse any funds deposited by check or draft until it has been advised by its bank that such check or draft has been honored. All disbursements shall be made by the closing agent's check.

**Settlement Statement.** The closing agent is instructed to prepare a settlement statement showing all funds deposited for the account of each of the parties and the proposed disbursements from such funds. No funds shall be disbursed until the parties have examined and approved the settlement statement. Some items may be estimated, and the final amount of each estimated item will be adjusted to the exact amount required to be paid at the time of disbursement. The settlement statement will be subject to audit and any errors or omissions may be corrected at any time. If any monetary error is found, the amount will be immediately paid by the party liable for such payment to the party entitled to receive it.

**Prorations.** Adjustments or pro-rations of real estate taxes, and other charges if any, shall be made on a per-diem basis using a 365 day year, unless the closing agent is otherwise instructed.

**Title Insurance.** The closing agent is instructed to obtain and forward to the parties a preliminary commitment for title insurance on the property and on any other parcel of real property that will be used to secure payment of any obligation created in the transaction (referred to herein as "the title report"). The closing agent is authorized to rely on the title report in the performance of its duties and shall have no responsibility or liability for any title defects or encumbrances which are not disclosed in the title report.

**Verification of Existing Encumbrances.** The closing agent is instructed to request a written statement from the holder of each existing encumbrance on the property, verifying its status, terms, balance owing and, if it will not be removed at closing, the requirements that must be met to obtain a waiver of any due-on-sale provision. The closing agent is authorized to rely upon such written statements in the performance of its duties, without liability or responsibility for their accuracy or completeness.

**Instructions From Third Parties.** If any written instructions necessary to close the transaction according to the parties' agreement are given to the closing agent by anyone other than the parties or their attorneys, including but not limited to lenders, such instructions are accepted and agreed to by the parties.

**Disclosure of information to Third Parties.** The closing agent is authorized to furnish, upon request, copies of any closing documents, agreements or instructions concerning the transaction to the parties' attorneys, and to any real estate agent, lender or title insurance company involved in the transaction. Other papers or documents containing personal or financial information concerning any party may not be released to anyone other than the party's attorney or lender, without prior written approval.

**Potential Legal Problems.** If the closing agent becomes aware of any facts, circumstances or potential problems which in the closing agent's opinion should be reviewed by any of the parties' attorneys, the closing agent is authorized, in its sole discretion, to advise the parties of such facts, circumstances or potential problems and recommend that legal counsel be sought.

**Closing Agent's Fees and Expenses.** The closing agent's fee is intended as compensation for the services set forth in these instructions. If additional services are required to comply with any change or addition to the parties' agreement or these instructions, or as a result of any party's assignment of interest or delay in performance, the parties agree to pay a reasonable additional fee for such services. The parties shall also reimburse the closing agent for any out-of-pocket costs and expenses incurred by it under these instructions. The closing agent's fees, costs and expenses shall be due and payable on the closing date or other termination of the closing agent's duties and responsibilities under these instructions, and shall be paid one-half by the buyer and one-half by the seller unless otherwise provided in the parties' agreement.

**Cancellation.** These instructions may be canceled by a written agreement, signed by all of the parties, and payment of the closing agent's fees, costs and expenses. Upon receipt of such agreement and payment, the closing agent shall return any money or documents then held by it to the parties that deposited the same, and shall have no further duties or responsibilities under these instructions.

**Inability to Comply With Instructions.** If the closing agent receives conflicting instructions or determines, for any reason, that it cannot comply with these instructions by the date for closing specified in the parties' agreement or in any written extension of that date, it shall notify the parties, request further instructions, and in its discretion: (1) continue to perform its duties and close the transaction as soon as possible after receiving further instructions, or (2) if no conflicting instructions have been received, return any money or documents then held by it to the parties that deposited the same, less any fees and expenses chargeable to such party, or (3) commence a court action, deposit the money and documents held by it into the registry of the court, and ask the court to determine the rights of the parties. When the money and documents have been returned to the parties or deposited into the registry of the court, the closing agent shall have no further duties or responsibilities under these instructions.

**Disputes.** Should any dispute arise between the parties, or any of them, and/or any other party, concerning the property or funds involved in the transaction, the closing agent may, in its sole discretion, hold all documents and funds in their existing status pending resolution of the dispute, or join or commence a court action, deposit the money and documents held by it with the court, and ask the court to determine the rights of the parties. Upon depositing said funds and documents with the court, the closing agent shall have no further duties or responsibilities under these instructions. The parties jointly and severally agree to pay the closing agent's costs, expenses and reasonable attorney's fees incurred in any lawsuit arising out of or in connection with the transaction or these instructions, whether such lawsuit is instituted by the closing agent, the parties, or any other person.

**Notices.** Any notice, declaration or request made under these instructions shall be in writing, signed by the party giving such notice or making such declaration or request, and personally delivered or mailed to the closing agent and other parties at their addresses set forth in these instructions.

**Amendments.** Any amendment, addition or supplement to these instructions must be in writing, signed by the appropriate parties and delivered to the closing agent.

**Counterparts.** These instructions may be executed in one or more counterparts with like effect as if all signatures appeared on one copy.

**Effect.** These instructions shall bind and benefit the parties, the closing agent, and their successors in interest.

**Definitions.** When used herein or in any amendment, addition or supplement hereto, words and phrases are defined and are to be construed as follows:

The words "buyer" and "seller" refer to all persons and entities identified as such by their signatures on this document, jointly and severally unless otherwise indicated, and shall be construed interchangeably with other similar terms such as "purchaser", "vendee", "vendor", "grantee" or "grantor" as may be appropriate in the context and circumstances to which such words apply.

The word "lender" refers to any lending institution or other party, including the seller if appropriate, that has agreed to provide all or part of the financing for the transaction or to which the buyer has made a loan application.

The phrase "these instructions" refers to the agreements, instructions and provisions set forth in this document and all amendments, additions and supplements to this document.

The phrase "the property" refers to the real property identified in the parties agreement, including any other parcel of real property that will be used to secure payment of any obligation created in the transaction, and does not include any items of personal property unless otherwise specifically stated in these instructions.

The phrase "outside of escrow" refers to any duty, obligation or other matter which is the sole responsibility of the parties or of any party, and for which the closing agent shall have no responsibility or liability. In these instructions, singular and plural words, and masculine, feminine and neuter words, shall be construed interchangeably as may be appropriate in the context and circumstances to which such words apply.

## **MATTERS TO BE COMPLETED BY THE BUYER AND SELLER IMPORTANT-READ CAREFULLY**

The following items must be completed by the parties, outside of escrow, and are not part of the closing agents' duties under these instructions.

**Disclosures, Inspection and Approval of the Property.** Any required disclosures concerning the property, or inspections or approvals of the property or of improvements, additions or repairs to the property will be arranged and completed by the parties, outside of escrow. The closing agent shall have no liability with respect to the accuracy of any disclosures made, or for the physical condition of the property, or any buildings, improvements, plumbing, heating, cooling, electrical, septic or other systems on the property, and no responsibility to inspect the property, or to otherwise determine or disclose its physical condition, or to determine whether any required disclosures have been made, or whether any required improvements, additions or repairs have been satisfactorily completed.

**Personal Property.** Any required inspections, approvals or transfers of possession of any owned or leased fixtures, equipment or other items of personal property included in the transaction, and payment of any personal property, sales or use taxes, will be completed by the parties outside of escrow. Unless otherwise instructed, the closing agent shall have no responsibility with respect to such personal property and shall not be required to determine the status or condition of the title to, encumbrances upon, ownership, or physical condition of such personal property, nor to calculate, pro-rate, collect, prepare returns for or pay any personal property tax, sales tax or use tax arising from the transaction.

**Utilities.** All orders, cancellations, transfers, payments and adjustment of accounts for water, sewer, garbage collection, electricity, gas, fuel oil, telephone, television cable and any other utilities or public services will be completed by the parties outside of escrow. Unless otherwise instructed, the closing agent shall have no responsibility to determine, collect, pay, pro-rate or adjust charges for installation or service for any utilities or public services, except to pro-rate existing recurrent assessments for public improvements, if any, which appear on the title report.

**Fire or Casualty Insurance.** If a new policy of fire, hazard or casualty insurance on the property is necessary to close the transaction, the buyer will arrange for the policy to be issued, outside of escrow, and will provide evidence of the required insurance coverage to the closing agent before the closing date. Unless otherwise instructed, the closing agent shall have no responsibility to contract for or obtain any policy of fire, hazard or casualty insurance on the property, or any assignment of such policy.

**Possession of the Property.** The transfer of possession of the property shall be arranged directly between the parties outside of escrow and shall not be the responsibility of the closing agent.

**Collection Account.** If any financing for the transaction will be provided by a private party, the parties are advised to open a collection account at a financial institution to receive and disburse payments to be made under the private promissory note or contract. The collection account shall be established by the parties outside of escrow and shall not be the responsibility of the closing agent.

**Payment of Omitted Taxes.** If any additional real property taxes are assessed for recent improvements made to the property and not added to the tax rolls before the closing date, the parties shall pay their respective shares of such omitted taxes, pro-rated as of the closing date, within 30 days after receipt of notification that such taxes have been assessed. The closing agent shall not be responsible or liable for any assessment, collection or payment of omitted taxes.

**Individual Taxes.** The parties are advised to consult with their attorneys to determine whether they must report income, deduct expenses or losses, or withhold or pay any income or business taxes as a result of the transaction. The closing agent shall have no responsibility for the parties' individual tax consequences arising from the transaction.



**Foreign Investment in Real Property Tax Act.** If any seller is, or may be, a non-resident alien or a foreign corporation, partnership, trust or estate for the purposes of United States income taxation, the parties are advised to consult with their attorneys before the closing date to determine their responsibilities and liabilities, if any, under the Foreign Investment in Real Property Tax Act (Section 1445 et seq. of the Internal Revenue Code). The closing agent is not required to verify the nationality or foreign status of any of the sellers, or to withhold, report or pay any amounts due under such act.

**Approvals and Permits.** The parties are advised to consult with their attorneys to determine whether any building, zoning, subdivision, septic system, or other construction or land use permits or approvals will be required, either before or after the closing date. The closing agent shall have no responsibility with respect to any such permit or approval, and shall have no liability arising from the failure of any party to obtain, or from the refusal of any governmental authority to grant, any such permit or approval.

**Compliance With Certain Laws.** The parties are advised to consult with their attorneys to determine their rights and responsibilities, if any, with respect to disclosures concerning the condition of the property, or under the Consumer Protection Act, Truth-in-Lending Act, Interstate Land Sales Act or other similar laws. The closing agent shall have no responsibility for disclosures concerning the condition of the property, or for the parties compliance, nor any liability arising from the failure of any party to comply, with any such requirement or law.

**Additional Agreements, Instructions and Disclosures:**

**NOTICE TO PARTIES**

The services of the closing agent under these instructions will be performed by a person certified as a Limited Practice Officer under the Admission to Practice Rule 12, adopted by the Washington State Supreme Court. Under that rule, Limited Practice Officers may only select, prepare and complete certain documents on forms which have been approved for their use. The specific documents prepared are: See Attached Exhibit "A".

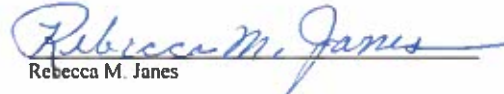
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I have had adequate time and opportunity to read and understand these instructions and all other existing documents referred to in these instructions.

Secured Investment Corp.

  
Rebecca M. Janes

By: Lee A. Arnold, President

Donna Clara Meier

Susan Mary Elizabeth Stancliff

Stephen Joseph Vaudrey

Buyer's Mailing Address:  
701 E. Front Ave, 2nd Floor  
Coeur D' Alene, ID 83814

Seller's Mailing Address:  
159 Buzzard Lake Rd  
Okanogan, WA 98840

Phone:  
Home:  
Work: (800) 971-5988  
Accepted:

Phone:  
Home:  
Work:

By:   
Kacia M. Hayden

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By: Lee A. Arnold, President

Rebecca M. Janes

*Clara*  
*Donna Clara Meier*  
Donna Clara Meier

Susan Mary Elizabeth Stancliff

Stephen Joseph Vaudrey

Buyer's Mailing Address:  
701 E. Front Ave, 2nd Floor

Coeur D' Alene, ID 83814

Phone:  
Home:  
Work: (801) 971-5988

Accepted:

By: *Karla M. Hayden*  
Karla M. Hayden

Seller's Mailing Address:  
159 Buzzard Lake Rd

Okanogan, WA 98840

Phone:  
Home:  
Work:

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Rebecca M. Janes

Donna Clara Meier

Susan Mary Elizabeth Stancliff

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By:   
Kasia M. Heyen

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Secured Investment Corp.

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Rebecca M. Janes

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By: Lee A. Arnold, President

\_\_\_\_\_  
Donna Clara Meier

\_\_\_\_\_  
Susan Mary Elizabeth Stancliff

*Stephen Joseph Vaudrey* 3-8-18  
\_\_\_\_\_  
Stephen Joseph Vaudrey

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Accepted:

Phone:  
Home:  
Work:

By *Kecia M. Heyen*  
\_\_\_\_\_  
Kecia M. Heyen

EXHIBIT "A"

ESCROW FILE NO.: 30200-18-RMH Limited Practice Officer:

*Rebecca M. Hayen*  
Rebecca M. Hayen  
10978

TITLE FILE NO.: 4259-3013870 LPO NO.:

PURCHASER(S): Secured Investment Corp.

SELLER(S): Rebecca M. Janes, Donna Clara Meier, Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey

LIMITED PRACTICE BOARD FORMS

SECTION 1: MORTGAGE LENDING DOCUMENTS

- \_\_\_\_\_ All documents approved and designed for use by the Secondary Mortgage Market, including Notes, Deeds of Trust, and Riders as they may change from time to time. The Secondary Mortgage Market is defined as federally-related institutions such as FNMA, FHLMC and GNMA, except Regulation "Z".
- \_\_\_\_\_ Assignment of Mortgage
- \_\_\_\_\_ Assignment of Reverse Account Funds
- \_\_\_\_\_ Department of Housing and Urban Development Documents

SECTION 2: ESCROW DOCUMENTATION

- \_\_\_\_\_ LPB No. 1 Cover Sheet
- X   LPB No. 10 Statutory Warranty Deed
- \_\_\_\_\_ LPB No. 11 Statutory Warranty Deed (Fulfillment of REC)
- \_\_\_\_\_ LPB No. 12 Quit Claim Deed
- \_\_\_\_\_ LPB No. 13 Deed and Seller's Assignment of Contract
- \_\_\_\_\_ LPB No. 14 Deed and Purchaser's Assignment of Contract
- \_\_\_\_\_ LPB No. 15 Bargain and Sale Deed
- \_\_\_\_\_ LPB No. 20 Deed of Trust (Short Form)
- \_\_\_\_\_ LPB No. 21 Assignment of Deed of Trust
- \_\_\_\_\_ LPB No. 22 Deed of Trust (Long Form)
- \_\_\_\_\_ LPB No. 22A Deed of Trust with Due on Sale and Due Date
- \_\_\_\_\_ LPB No. 23 Request for Full Reconveyance
- \_\_\_\_\_ LPB No. 24 Request for Partial Reconveyance
- \_\_\_\_\_ LPB No. 28A Promissory Note
- \_\_\_\_\_ LPB No. 29 Request for Notice
- \_\_\_\_\_ LPB No. 30 Bill of Sale
- \_\_\_\_\_ LPB No. 35 Subordination Agreement
- \_\_\_\_\_ LPB No. 44 Real Estate Contract (Short Form)
- \_\_\_\_\_ LPB No. 45 Real Estate Contract (Long Form)
- \_\_\_\_\_ LPB No. 50 Mortgage (Statutory Form)
- \_\_\_\_\_ LPB No. 51 Satisfaction of Mortgage
- \_\_\_\_\_ LPB No. 52 Partial Release of Mortgage
- \_\_\_\_\_ LPB No. 60 Satisfaction of Lien
- \_\_\_\_\_ LPB No. 61 Partial Release of Lien
- \_\_\_\_\_ LPB No. 62 Satisfaction of Judgment
- \_\_\_\_\_ LPB No. 63 Partial Release of Judgment
- \_\_\_\_\_ LPB No. 64 Waiver of Lien
- \_\_\_\_\_ LPB No. 65 Partial Waiver of Lien
- \_\_\_\_\_ LPB No. 70 Power of Attorney (Sale)
- \_\_\_\_\_ LPB No. 71 Power of Attorney (Purchase)
- \_\_\_\_\_ LPB No. 72 Use Tax Return
- \_\_\_\_\_ LPB No. 73 Personal Property Security Agreement

SECTION 3: U.C.C. FORMS

\_\_\_\_\_ All U.C.C. filing forms accepted by the Washington State Department of Licensing, [www.dol.wa.gov](http://www.dol.wa.gov)

SECTION 4: EXCISE TAX AFFIDAVIT FORMS

- X   Excise Tax Affidavit Forms
- \_\_\_\_\_ Department of Licensing Forms
- \_\_\_\_\_ Auditor's Cover Sheet
- \_\_\_\_\_ Internally Approved Security Agreement Forms

SECTION 5: FARMERS HOME ADMINISTRATION FORMS

\_\_\_\_\_ All documents approved and designated for use by the United States Department of Agriculture Farmers Home Administration in connection with closing a FmHA Loan on residential property.

INITIALS:  
Purchaser \_\_\_\_\_

Seller \_\_\_\_\_

*R.M.*

EXHIBIT "A"

ESCROW FILE NO.: 30200-18-RMH Limited Practice Officer:

*Rebecca M. Heyen*  
Rebecca M. Heyen  
10978

TITLE FILE NO.: 4259-3013870 LPO NO.:

PURCHASER(S): Secured Investment Corp.

SELLER(S): Rebecca M. Janes, Donna Clara Meier, Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey

LIMITED PRACTICE BOARD FORMS

SECTION 1: MORTGAGE LENDING DOCUMENTS

\_\_\_\_\_ All documents approved and designed for use by the Secondary Mortgage Market, including  
Notes, Deeds of Trust, and Riders as they may change from time to time. The Secondary  
Mortgage Market is defined as federally-related institutions such as FNMA, FHLMC and GNMA,  
except Regulation "Z".  
\_\_\_\_\_ Assignment of Mortgage  
\_\_\_\_\_ Assignment of Reverse Account Funds  
\_\_\_\_\_ Department of Housing and Urban Development Documents

SECTION 2: ESCROW DOCUMENTATION

- \_\_\_\_\_ LPB No. 1 Cover Sheet
- X   LPB No. 10 Statutory Warranty Deed
- \_\_\_\_\_ LPB No. 11 Statutory Warranty Deed (Fulfillment of REC)
- \_\_\_\_\_ LPB No. 12 Quit Claim Deed
- \_\_\_\_\_ LPB No. 13 Deed and Seller's Assignment of Contract
- \_\_\_\_\_ LPB No. 14 Deed and Purchaser's Assignment of Contract
- \_\_\_\_\_ LPB No. 15 Bargain and Sale Deed
- \_\_\_\_\_ LPB No. 20 Deed of Trust (Short Form)
- \_\_\_\_\_ LPB No. 21 Assignment of Deed of Trust
- \_\_\_\_\_ LPB No. 22 Deed of Trust (Long Form)
- \_\_\_\_\_ LPB No. 22A Deed of Trust with Due on Sale and Due Date
- \_\_\_\_\_ LPB No. 23 Request for Full Reconveyance
- \_\_\_\_\_ LPB No. 24 Request for Partial Reconveyance
- \_\_\_\_\_ LPB No. 28A Promissory Note
- \_\_\_\_\_ LPB No. 29 Request for Notice
- \_\_\_\_\_ LPB No. 30 Bill of Sale
- \_\_\_\_\_ LPB No. 35 Subordination Agreement
- \_\_\_\_\_ LPB No. 44 Real Estate Contract (Short Form)
- \_\_\_\_\_ LPB No. 45 Real Estate Contract (Long Form)
- \_\_\_\_\_ LPB No. 50 Mortgage (Statutory Form)
- \_\_\_\_\_ LPB No. 51 Satisfaction of Mortgage
- \_\_\_\_\_ LPB No. 52 Partial Release of Mortgage
- \_\_\_\_\_ LPB No. 60 Satisfaction of Lien
- \_\_\_\_\_ LPB No. 61 Partial Release of Lien
- \_\_\_\_\_ LPB No. 62 Satisfaction of Judgment
- \_\_\_\_\_ LPB No. 63 Partial Release of Judgment
- \_\_\_\_\_ LPB No. 64 Waiver of Lien
- \_\_\_\_\_ LPB No. 65 Partial Waiver of Lien
- \_\_\_\_\_ LPB No. 70 Power of Attorney (Sale)
- \_\_\_\_\_ LPB No. 71 Power of Attorney (Purchase)
- \_\_\_\_\_ LPB No. 72 Use Tax Return
- \_\_\_\_\_ LPB No. 73 Personal Property Security Agreement

SECTION 3: U.C.C. FORMS

\_\_\_\_\_ All U.C.C. filing forms accepted by the Washington State Department of Licensing,  
[www.dol.wa.gov](http://www.dol.wa.gov)

SECTION 4: EXCISE TAX AFFIDAVIT FORMS

  X   Excise Tax Affidavit Forms  
\_\_\_\_\_ Department of Licensing Forms  
\_\_\_\_\_ Auditor's Cover Sheet  
\_\_\_\_\_ Internally Approved Security Agreement Forms

SECTION 5: FARMERS HOME ADMINISTRATION FORMS

\_\_\_\_\_ All documents approved and designated for use by the United States Department of Agriculture  
Farmers Home Administration in connection with closing a FmHA Loan on residential property.

INITIALS:  
Purchaser \_\_\_\_\_

Seller *RCM*

EXHIBIT "A"

ESCROW FILE NO.: 30200-18-RMH Limited Practice Officer:

*Rebecca M. Heyen*  
Rebecca M. Heyen  
10978

TITLE FILE NO.: 4259-3013870 LPO NO.:

PURCHASER(S): Secured Investment Corp.

SELLER(S): Rebecca M. Janes, Donna Clara Meier, Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey

LIMITED PRACTICE BOARD FORMS

SECTION 1: MORTGAGE LENDING DOCUMENTS

All documents approved and designed for use by the Secondary Mortgage Market, including Notes, Deeds of Trust, and Riders as they may change from time to time. The Secondary Mortgage Market is defined as federally-related institutions such as FNMA, FHLMC and GNMA, except Regulation "Z".

- \_\_\_\_\_ Assignment of Mortgage
- \_\_\_\_\_ Assignment of Reverse Account Funds
- \_\_\_\_\_ Department of Housing and Urban Development Documents

SECTION 2: ESCROW DOCUMENTATION

- \_\_\_\_\_ LPB No. 1 Cover Sheet
- X   LPB No. 10 Statutory Warranty Deed
- \_\_\_\_\_ LPB No. 11 Statutory Warranty Deed (Fulfillment of REC)
- \_\_\_\_\_ LPB No. 12 Quit Claim Deed
- \_\_\_\_\_ LPB No. 13 Deed and Seller's Assignment of Contract
- \_\_\_\_\_ LPB No. 14 Deed and Purchaser's Assignment of Contract
- \_\_\_\_\_ LPB No. 15 Bargain and Sale Deed
- \_\_\_\_\_ LPB No. 20 Deed of Trust (Short Form)
- \_\_\_\_\_ LPB No. 21 Assignment of Deed of Trust
- \_\_\_\_\_ LPB No. 22 Deed of Trust (Long Form)
- \_\_\_\_\_ LPB No. 22A Deed of Trust with Due on Sale and Due Date
- \_\_\_\_\_ LPB No. 23 Request for Full Reconveyance
- \_\_\_\_\_ LPB No. 24 Request for Partial Reconveyance
- \_\_\_\_\_ LPB No. 28A Promissory Note
- \_\_\_\_\_ LPB No. 29 Request for Notice
- \_\_\_\_\_ LPB No. 30 Bill of Sale
- \_\_\_\_\_ LPB No. 35 Subordination Agreement
- \_\_\_\_\_ LPB No. 44 Real Estate Contract (Short Form)
- \_\_\_\_\_ LPB No. 45 Real Estate Contract (Long Form)
- \_\_\_\_\_ LPB No. 50 Mortgage (Statutory Form)
- \_\_\_\_\_ LPB No. 51 Satisfaction of Mortgage
- \_\_\_\_\_ LPB No. 52 Partial Release of Mortgage
- \_\_\_\_\_ LPB No. 60 Satisfaction of Lien
- \_\_\_\_\_ LPB No. 61 Partial Release of Lien
- \_\_\_\_\_ LPB No. 62 Satisfaction of Judgment
- \_\_\_\_\_ LPB No. 63 Partial Release of Judgment
- \_\_\_\_\_ LPB No. 64 Waiver of Lien
- \_\_\_\_\_ LPB No. 65 Partial Waiver of Lien
- \_\_\_\_\_ LPB No. 70 Power of Attorney (Sale)
- \_\_\_\_\_ LPB No. 71 Power of Attorney (Purchase)
- \_\_\_\_\_ LPB No. 72 Use Tax Return
- \_\_\_\_\_ LPB No. 73 Personal Property Security Agreement

SECTION 3: U.C.C. FORMS

All U.C.C. filing forms accepted by the Washington State Department of Licensing, [www.dol.wa.gov](http://www.dol.wa.gov)

SECTION 4: EXCISE TAX AFFIDAVIT FORMS

- X   Excise Tax Affidavit Forms
- \_\_\_\_\_ Department of Licensing Forms
- \_\_\_\_\_ Auditor's Cover Sheet
- \_\_\_\_\_ Internally Approved Security Agreement Forms

SECTION 5: FARMERS HOME ADMINISTRATION FORMS

All documents approved and designated for use by the United States Department of Agriculture Farmers Home Administration in connection with closing a FmHA Loan on residential property.

INITIALS:  
Purchaser

Seller



EXHIBIT "A"

ESCROW FILE NO.: 30200-18-RMB Limited Practice Officer:

*Rebecca M. Heyen*  
Rebecca M. Heyen  
1097B

TITLE FILE NO.: 4259-3013870 LPO NO.:

PURCHASER(S): Secured Investment Corp.

SELLER(S): Rebecca M. Janes, Donna Clara Meier, Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey

LIMITED PRACTICE BOARD FORMS

SECTION 1: MORTGAGE LENDING DOCUMENTS

\_\_\_\_\_ All documents approved and designed for use by the Secondary Mortgage Market, including  
Notes, Deeds of Trust, and Riders as they may change from time to time. The Secondary  
Mortgage Market is defined as federally-related institutions such as FNMA, FHLMC and GNMA,  
except Regulation "Z".  
\_\_\_\_\_ Assignment of Mortgage  
\_\_\_\_\_ Assignment of Reverse Account Funds  
\_\_\_\_\_ Department of Housing and Urban Development Documents

SECTION 2: ESCROW DOCUMENTATION

_____	LPB No. 1	Cover Sheet
X	LPB No. 10	Statutory Warranty Deed
_____	LPB No. 11	Statutory Warranty Deed (Fulfillment of REC)
_____	LPB No. 12	Quit Claim Deed
_____	LPB No. 13	Deed and Seller's Assignment of Contract
_____	LPB No. 14	Deed and Purchaser's Assignment of Contract
_____	LPB No. 15	Bargain and Sale Deed
_____	LPB No. 20	Deed of Trust (Short Form)
_____	LPB No. 21	Assignment of Deed of Trust
_____	LPB No. 22	Deed of Trust (Long Form)
_____	LPB No. 22A	Deed of Trust with Due on Sale and Due Date
_____	LPB No. 23	Request for Full Reconveyance
_____	LPB No. 24	Request for Partial Reconveyance
_____	LPB No. 28A	Promissory Note
_____	LPB No. 29	Request for Notice
_____	LPB No. 30	Bill of Sale
_____	LPB No. 35	Subordination Agreement
_____	LPB No. 44	Real Estate Contract (Short Form)
_____	LPB No. 45	Real Estate Contract (Long Form)
_____	LPB No. 50	Mortgage (Statutory Form)
_____	LPB No. 51	Satisfaction of Mortgage
_____	LPB No. 52	Partial Release of Mortgage
_____	LPB No. 60	Satisfaction of Lien
_____	LPB No. 61	Partial Release of Lien
_____	LPB No. 62	Satisfaction of Judgment
_____	LPB No. 63	Partial Release of Judgment
_____	LPB No. 64	Waiver of Lien
_____	LPB No. 65	Partial Waiver of Lien
_____	LPB No. 70	Power of Attorney (Sale)
_____	LPB No. 71	Power of Attorney (Purchase)
_____	LPB No. 72	Use Tax Return
_____	LPB No. 73	Personal Property Security Agreement

SECTION 3: U.C.C. FORMS

\_\_\_\_\_ All U.C.C. filing forms accepted by the Washington State Department of Licensing,  
[www.dol.wa.gov](http://www.dol.wa.gov)

SECTION 4: EXCISE TAX AFFIDAVIT FORMS

X  
\_\_\_\_\_ Excise Tax Affidavit Forms  
\_\_\_\_\_ Department of Licensing Forms  
\_\_\_\_\_ Auditor's Cover Sheet  
\_\_\_\_\_ Internally Approved Security Agreement Forms

SECTION 5: FARMERS HOME ADMINISTRATION FORMS

\_\_\_\_\_ All documents approved and designated for use by the United States Department of Agriculture  
Farmers Home Administration in connection with closing a FmHA Loan on residential property.

INITIALS:  
Purchaser

Seller

*SS*

EXHIBIT "A"

ESCROW FILE NO.: 30200-18-RMH Limited Practice Officer:

Kecia M. Royer  
10978

TITLE FILE NO.: 4259-3013870 LPO NO.:

PURCHASER(S): Secured Investment Corp.

SELLER(S): Rebecca M. Janes, Donna Clara Meier, Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey

LIMITED PRACTICE BOARD FORMS

SECTION 1: MORTGAGE LENDING DOCUMENTS

All documents approved and designed for use by the Secondary Mortgage Market, including Notes, Deeds of Trust, and Riders as they may change from time to time. The Secondary Mortgage Market is defined as federally-related institutions such as FNMA, FHLMC and GNMA, except Regulation "Z".

- \_\_\_\_\_ Assignment of Mortgage
- \_\_\_\_\_ Assignment of Reverse Account Funds
- \_\_\_\_\_ Department of Housing and Urban Development Documents

SECTION 2: ESCROW DOCUMENTATION

- \_\_\_\_\_ LPB No. 1 Cover Sheet
- X   LPB No. 10 Statutory Warranty Deed
- \_\_\_\_\_ LPB No. 11 Statutory Warranty Deed (Fulfillment of REC)
- \_\_\_\_\_ LPB No. 12 Quit Claim Deed
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- \_\_\_\_\_ LPB No. 20 Deed of Trust (Short Form)
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- \_\_\_\_\_ LPB No. 23 Request for Full Reconveyance
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- \_\_\_\_\_ LPB No. 28A Promissory Note
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- \_\_\_\_\_ LPB No. 30 Bill of Sale
- \_\_\_\_\_ LPB No. 35 Subordination Agreement
- \_\_\_\_\_ LPB No. 44 Real Estate Contract (Short Form)
- \_\_\_\_\_ LPB No. 45 Real Estate Contract (Long Form)
- \_\_\_\_\_ LPB No. 50 Mortgage (Statutory Form)
- \_\_\_\_\_ LPB No. 51 Satisfaction of Mortgage
- \_\_\_\_\_ LPB No. 52 Partial Release of Mortgage
- \_\_\_\_\_ LPB No. 60 Satisfaction of Lien
- \_\_\_\_\_ LPB No. 61 Partial Release of Lien
- \_\_\_\_\_ LPB No. 62 Satisfaction of Judgment
- \_\_\_\_\_ LPB No. 63 Partial Release of Judgment
- \_\_\_\_\_ LPB No. 64 Waiver of Lien
- \_\_\_\_\_ LPB No. 65 Partial Waiver of Lien
- \_\_\_\_\_ LPB No. 70 Power of Attorney (Sale)
- \_\_\_\_\_ LPB No. 71 Power of Attorney (Purchase)
- \_\_\_\_\_ LPB No. 72 Use Tax Return
- \_\_\_\_\_ LPB No. 73 Personal Property Security Agreement

SECTION 3: U.C.C. FORMS

All U.C.C. filing forms accepted by the Washington State Department of Licensing, [www.dol.wa.gov](http://www.dol.wa.gov)

SECTION 4: EXCISE TAX AFFIDAVIT FORMS

- X   Excise Tax Affidavit Forms
- \_\_\_\_\_ Department of Licensing Forms
- \_\_\_\_\_ Auditor's Cover Sheet
- \_\_\_\_\_ Internally Approved Security Agreement Forms

SECTION 5: FARMERS HOME ADMINISTRATION FORMS

All documents approved and designated for use by the United States Department of Agriculture Farmers Home Administration in connection with closing a FmHA Loan on residential property.

INITIALS:  
Purchaser

Seller

*[Handwritten initials]* 3-8-18

# BAINES

TITLE & ESCROW

www.bainestitle.com

105 N 2<sup>ND</sup> Avenue  
PO Box 626 Okanogan, WA 98840  
509-422-3420 Fax 509-422-2284

Escrow File No.: 30200-18-KMH

Title Order No.: 4259-3013870

Purchaser(s): Secured Investment Corp.

Seller(s): Rebecca M Janes, Donna Clara Meier, Susan Mary Elizabeth Stancliff and Stephen Joseph Vaudrey

**Supplement To  
AGREEMENT AND ESCROW INSTRUCTIONS  
For Purchase and Sale Transaction  
Including Instructions to Record Documents and Disburse Funds**

This is a part of the Closing Agreement and Escrow Instructions signed by the parties under the Closing Agent's escrow file number set forth above. Except as expressly modified, changed or amended by this supplement, all terms and conditions of the Closing Agreement and Escrow Instructions, and any previous supplements, additions or amendments thereto, shall remain in effect.

**"THE SELLER HAS APPROVED", SIGNED AND DEPOSITED THE FOLLOWING DOCUMENTS WITH THE CLOSING AGENT UNDER THESE INSTRUCTIONS:**

- Statutory Warranty Deed
- Purchaser's Assignment of Contract and Deed
- Real Estate Contract
- Bill of Sale (for personal property)
- Real Estate Excise Tax Affidavit
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

**"THE BUYER HAS APPROVED", SIGNED AND DEPOSITED THE FOLLOWING DOCUMENTS WITH THE CLOSING AGENT UNDER THESE INSTRUCTIONS:**

- Promissory Note
- Deed of Trust
- Mortgage
- Real Estate Contract
- Security Statement (for personal property)
- Financing Statement (for personal property)
- Real Estate Excise Tax Affidavit
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

**BY SIGNING THIS DOCUMENT, EACH PARTY ACKNOWLEDGES:**

**Conditions of Parties' Agreement Satisfied.** All terms and conditions of the parties' agreement have been met to my satisfaction, or will be met, satisfied or complied with outside of escrow.

**Title Report Approved.** The Preliminary Commitment for Title Insurance, including the legal description of the property and all attachments, supplements and endorsements to that report, issued by First American Title Insurance Company, as an independent agent for First American Title Insurance Company under order number 4259-3013870, are approved by me and made a part of these instructions by this reference.

**Settlement Statement Approved.** The settlement statement prepared by the closing agent is approved by me, made a part of these instructions by this reference, and I agree to pay my costs, expenses and other obligations itemized on that statement. I understand that any estimated amounts will be adjusted to reflect the exact amounts required when the funds are disbursed, that the settlement statement continues to be subject to audit at any time, and if any monetary error is found, the amount will be paid by the party liable for such payment to the party entitled to receive it.

**BY SIGNING THIS DOCUMENT, THE BUYER FURTHER ACKNOWLEDGES:**

**Property Approved.** I have had adequate opportunity to inspect the property and to determine the exact location of its boundaries. The location and physical condition of the property and any buildings, improvements, plumbing, heating, cooling, electrical or septic systems on the property are approved. I understand that all inspections and approvals of the location and physical condition of the property are my sole responsibility, and are not part of the closing agent's duties and responsibilities. I hereby release and agree to hold the closing agent harmless from any and all claims of liability for loss or damage arising or resulting from any physical condition or defect on the property, or from the location of its boundaries.

**Assumed Encumbrances Approved.** I have had adequate opportunity to review the terms of payment, interest rates and conditions of any existing notes, deeds of trust, mortgages, contracts, assessments or other debts or obligations that I will assume and agree to pay in this transaction, and hereby approve the same

**THE CLOSING AGENT IS INSTRUCTED TO PROCEED AS FOLLOWS:**

**Instruction to Close.** The closing agent is instructed to perform its customary closing duties under these instructions, to deliver and record documents according to these instructions, and to disburse the funds according to the settlement statement, adjusting estimated amounts, when the closing agent has the documents required to close the transaction in its possession and has, or will obtain when the documents have been delivered and recorded:

1. Sale proceeds for the seller's account in the sum of \$12,500.00, to be disbursed according to the settlement statement
2. Loan proceeds for the buyer's account in the sum of \$ , to be disbursed according to the settlement statement
3. A policy of title insurance issued pursuant to the Preliminary Commitment for Title Insurance referred to above, insuring the buyer with  owner's or  purchaser's  standard or  extended coverage with liability of \$ 12,500.00 having the usual clauses, provisions and stipulations customarily contained in the printed provisions and schedules of such policy forms, insuring the buyer's title to the property against all defects or encumbrances except those set forth in the printed exceptions and exclusions customarily contained in the printed provisions and schedules of such policy forms, matters attaching by, through or under the buyer, taxes not yet due, and the matters set forth in the following numbered paragraphs of Schedule B of the Preliminary Commitment for Title Insurance
4. Such other policies of title insurance as may be required by any lenders that are providing financing for the transaction.

**Completion or Correction of Documents.** The closing agent is instructed to correct any errors found in any document deposited under these instructions, and to insert as necessary the closing date, the date on which interest begins to accrue, and the dates on which payments must be made, if such items are incomplete.

**Adjustments and Pro-rations.** The closing agent is instructed to adjust and pro-rate as of the closing date or  real estate taxes for the current year, recurrent assessments if any, .

*Handwritten initials/signature*

**Document Copies:**

Copies of signed documents will be provided on C.D. Seller Buyer

*Handwritten initials/signature*

**Proceeds Check:**

Seller will pick up proceeds check.

Wire proceeds to: \_\_\_\_\_

Deposit locally to Chase \_\_, Wells Fargo \_\_, CDFCU \_\_, B of A \_\_, NCNB \_\_ (see deposit slip)

**Additional Instructions:**

**BY SIGNING THIS DOCUMENT, EACH PARTY ACKNOWLEDGES:**

The closing agent has not offered any legal advice or referred me to any named attorney, but has clearly requested that I seek independent legal counsel if I have any doubt concerning the transaction or these instructions.

I have had adequate time and opportunity to read and understand these instructions and all other documents referred to in these instructions.

Buyer:

Secured Investment Corp.

By: Lee A. Arnold, President

ate: \_\_\_\_\_

Seller Rebecca M. Janes  
Rebecca M. Janes 1

\_\_\_\_\_  
Donna Clara Meier

\_\_\_\_\_  
Susan Mary Elizabeth Stancliff

\_\_\_\_\_  
Stephen Joseph Vaudrey

Date: 3/7/18

**Assumed Encumbrances Approved.** I have had adequate opportunity to review the terms of payment, interest rates and conditions of any existing notes, deeds of trust, mortgages, contracts, assessments or other debts or obligations that I will assume and agree to pay in this transaction, and hereby approve the same.

**THE CLOSING AGENT IS INSTRUCTED TO PROCEED AS FOLLOWS:**

**Instruction to Close.** The closing agent is instructed to perform its customary closing duties under these instructions, to deliver and record documents according to these instructions, and to disburse the funds according to the settlement statement, adjusting estimated amounts, when the closing agent has the documents required to close the transaction in its possession and has, or will obtain when the documents have been delivered and recorded:

1. Sale proceeds for the seller's account in the sum of \$12,500.00, to be disbursed according to the settlement statement
2. Loan proceeds for the buyer's account in the sum of \$ , to be disbursed according to the settlement statement
3. A policy of title insurance issued pursuant to the Preliminary Commitment for Title Insurance referred to above, insuring the buyer with  owner's or  purchaser's  standard or  extended coverage with liability of \$ 12,500.00 having the usual clauses, provisions and stipulations customarily contained in the printed provisions and schedules of such policy forms, insuring the buyer's title to the property against all defects or encumbrances except those set forth in the printed exceptions and exclusions customarily contained in the printed provisions and schedules of such policy forms, matters attaching by, through or under the buyer, taxes not yet due, and the matters set forth in the following numbered paragraphs of Schedule B of the Preliminary Commitment for Title Insurance:
4. Such other policies of title insurance as may be required by any lenders that are providing financing for the transaction.

**Completion or Correction of Documents.** The closing agent is instructed to correct any errors found in any document deposited under these instructions, and to insert as necessary the closing date, the date on which interest begins to accrue, and the dates on which payments must be made, if such items are incomplete.

**Adjustments and Pro-rations.** The closing agent is instructed to adjust and pro-rate as of  the closing date or  , real estate taxes for the current year, recurrent assessments if any, .

**Document Copies:**

Copies of signed documents will be provided on C.D. Seller Buyer

**Proceeds Check:**

Seller will pick up proceeds check.

*mail*

*send Donna's check*

Wire proceeds to: \_\_\_\_\_

Deposit locally to Chase \_\_, Wells Fargo \_\_, CDFCU \_\_, B of A \_\_, NCNB\_\_ (see deposit slip)

**Additional Instructions:**

**BY SIGNING THIS DOCUMENT, EACH PARTY ACKNOWLEDGES:**

The closing agent has not offered any legal advice or referred me to any named attorney, but has clearly requested that I seek independent legal counsel if I have any doubt concerning the transaction or these instructions.

I have had adequate time and opportunity to read and understand these instructions and all other documents referred to in these instructions.

Buyer:

Secured Investment Corp.

By: Lee A. Arnold, President

ate: \_\_\_\_\_

Seller:

Rebecca M. Janes

*Donna Clara Meier 3/7/18*  
Donna Clara Meier

Susan Mary Elizabeth Stancliff

Stephen Joseph Vaudrey

Date: \_\_\_\_\_

**Assumed Encumbrances Approved.** I have had adequate opportunity to review the terms of payment, interest rates and conditions of any existing notes, deeds of trust, mortgages, contracts, assessments or other debts or obligations that I will assume and agree to pay in this transaction, and hereby approve the same.

**THE CLOSING AGENT IS INSTRUCTED TO PROCEED AS FOLLOWS:**

**Instruction to Close.** The closing agent is instructed to perform its customary closing duties under these instructions, to deliver and record documents according to these instructions, and to disburse the funds according to the settlement statement, adjusting estimated amounts, when the closing agent has the documents required to close the transaction in its possession and has, or will obtain when the documents have been delivered and recorded:

1. Sale proceeds for the seller's account in the sum of \$12,500.00, to be disbursed according to the settlement statement
2. Loan proceeds for the buyer's account in the sum of \$ , to be disbursed according to the settlement statement
3. A policy of title insurance issued pursuant to the Preliminary Commitment for Title Insurance referred to above, insuring the buyer with  owner's or  purchaser's  standard or  extended coverage with liability of \$ 12,500.00 having the usual clauses, provisions and stipulations customarily contained in the printed provisions and schedules of such policy forms, insuring the buyer's title to the property against all defects or encumbrances except those set forth in the printed exceptions and exclusions customarily contained in the printed provisions and schedules of such policy forms, matters attaching by, through or under the buyer, taxes not yet due, and the matters set forth in the following numbered paragraphs of Schedule B of the Preliminary Commitment for Title Insurance:
4. Such other policies of title insurance as may be required by any lenders that are providing financing for the transaction.

**Completion or Correction of Documents.** The closing agent is instructed to correct any errors found in any document deposited under these instructions, and to insert as necessary the closing date, the date on which interest begins to accrue, and the dates on which payments must be made, if such items are incomplete.

**Adjustments and Pro-rations.** The closing agent is instructed to adjust and pro-rate as of  the closing date or  , real estate taxes for the current year, recurrent assessments if any, .

**Document Copies:**

Copies of signed documents will be provided on C.D. Seller Buyer

**Proceeds Check:**

Seller will pick up proceeds check.

Deposit locally to Chase Wells Fargo CDFCU B of A NCNB (see deposit slip)

**Additional Instructions:**

**BY SIGNING THIS DOCUMENT, EACH PARTY ACKNOWLEDGES:**

The closing agent has not offered any legal advice or referred me to any named attorney, but has clearly requested that I seek independent legal counsel if I have any doubt concerning the transaction or these instructions.

I have had adequate time and opportunity to read and understand these instructions and all other documents referred to in these instructions.

Buyer:

Secured Investment Corp.

By: Lee A. Arnold, President

ate: \_\_\_\_\_

Seller:

Rebecca M. Janes

Donna Clara Meier

*Susan Mary Elizabeth Stancliff*  
Susan Mary Elizabeth Stancliff

Stephen Joseph Vaudrey

Date: 3/7/18

**Assumed Encumbrances Approved.** I have had adequate opportunity to review the terms of payment, interest rates and conditions of any existing notes, deeds of trust, mortgages, contracts, assessments or other debts or obligations that I will assume and agree to pay in this transaction, and hereby approve the same.

**THE CLOSING AGENT IS INSTRUCTED TO PROCEED AS FOLLOWS:**

**Instruction to Close.** The closing agent is instructed to perform its customary closing duties under these instructions, to deliver and record documents according to these instructions, and to disburse the funds according to the settlement statement, adjusting estimated amounts, when the closing agent has the documents required to close the transaction in its possession and has, or will obtain when the documents have been delivered and recorded:

1. Sale proceeds for the seller's account in the sum of \$12,500.00, to be disbursed according to the settlement statement
2. Loan proceeds for the buyer's account in the sum of \$ , to be disbursed according to the settlement statement
3. A policy of title insurance issued pursuant to the Preliminary Commitment for Title Insurance referred to above, insuring the buyer with  owner's or  purchaser's  standard or  extended coverage with liability of \$ 12,500.00 having the usual clauses, provisions and stipulations customarily contained in the printed provisions and schedules of such policy forms, insuring the buyer's title to the property against all defects or encumbrances except those set forth in the printed exceptions and exclusions customarily contained in the printed provisions and schedules of such policy forms, matters attaching by, through or under the buyer, taxes not yet due, and the matters set forth in the following numbered paragraphs of Schedule B of the Preliminary Commitment for Title Insurance:
4. Such other policies of title insurance as may be required by any lenders that are providing financing for the transaction.

**Completion or Correction of Documents.** The closing agent is instructed to correct any errors found in any document deposited under these instructions, and to insert as necessary the closing date, the date on which interest begins to accrue, and the dates on which payments must be made, if such items are incomplete.

**Adjustments and Pro-rations.** The closing agent is instructed to adjust and pro-rate as of  the closing date or  , real estate taxes for the current year, recurrent assessments if any, .

**Document Copies:**

Copies of signed documents will be provided on C.D.  Seller   Buyer

**Proceeds Check:**

Seller will pick up proceeds check.

Wire proceeds to: \_\_\_\_\_

Deposit locally to Chase  , Wells Fargo  , CDFCU  , B of A  , NCNB   (see deposit slip)

**Additional Instructions:** *Please send proceeds check to me at* 203 N Dakota St  
Milbank SD 57252

**BY SIGNING THIS DOCUMENT, EACH PARTY ACKNOWLEDGES:**

The closing agent has not offered any legal advice or referred me to any named attorney, but has clearly requested that I seek independent legal counsel if I have any doubt concerning the transaction or these instructions.

I have had adequate time and opportunity to read and understand these instructions and all other documents referred to in these instructions.

Buyer:

Secured Investment Corp.

By: Lee A. Arnold, President

ate: \_\_\_\_\_

Seller:

Rebecca M. Janes

Susan Mary Elizabeth Stancliff

Donna Clara Meier

Stephen Joseph Vaudrey

Date: 3-8-18

**Assumed Encumbrances Approved.** I have had adequate opportunity to review the terms of payment, interest rates and conditions of any existing notes, deeds of trust, mortgages, contracts, assessments or other debts or obligations that I will assume and agree to pay in this transaction, and hereby approve the same.

**THE CLOSING AGENT IS INSTRUCTED TO PROCEED AS FOLLOWS:**

**Instruction to Close.** The closing agent is instructed to perform its customary closing duties under these instructions, to deliver and record documents according to these instructions, and to disburse the funds according to the settlement statement, adjusting estimated amounts, when the closing agent has the documents required to close the transaction in its possession and has, or will obtain when the documents have been delivered and recorded:

1. Sale proceeds for the seller's account in the sum of \$12,500.00, to be disbursed according to the settlement statement
2. Loan proceeds for the buyer's account in the sum of \$ , to be disbursed according to the settlement statement
3. A policy of title insurance issued pursuant to the Preliminary Commitment for Title Insurance referred to above, insuring the buyer with  owner's or  purchaser's  standard or  extended coverage with liability of \$ 12,500.00 having the usual clauses, provisions and stipulations customarily contained in the printed provisions and schedules of such policy forms, insuring the buyer's title to the property against all defects or encumbrances except those set forth in the printed exceptions and exclusions customarily contained in the printed provisions and schedules of such policy forms, matters attaching by, through or under the buyer, taxes not yet due, and the matters set forth in the following numbered paragraphs of Schedule B of the Preliminary Commitment for Title Insurance:
4. Such other policies of title insurance as may be required by any lenders that are providing financing for the transaction.

**Completion or Correction of Documents.** The closing agent is instructed to correct any errors found in any document deposited under these instructions, and to insert as necessary the closing date, the date on which interest begins to accrue, and the dates on which payments must be made, if such items are incomplete.

**Adjustments and Pro-rations.** The closing agent is instructed to adjust and pro-rate as of  the closing date or  , real estate taxes for the current year, recurrent assessments if any, .

**Document Copies:**

Copies of signed documents will be provided on C.D.  Seller  Buyer

**Proceeds Check:**

Seller will pick up proceeds check.

Wire proceeds to: \_\_\_\_\_

Deposit locally to Chase \_\_, Wells Fargo \_\_, CDFCU \_\_, B of A \_\_, NCNB \_\_ (see deposit slip)

**Additional Instructions:**

**BY SIGNING THIS DOCUMENT, EACH PARTY ACKNOWLEDGES:**

The closing agent has not offered any legal advice or referred me to any named attorney, but has clearly requested that I seek independent legal counsel if I have any doubt concerning the transaction or these instructions.

I have had adequate time and opportunity to read and understand these instructions and all other documents referred to in these instructions.

Buyer:

Secured Investment Corp.

By: Lee A. Arnold, President

3/7/2018

ate: \_\_\_\_\_

Seller:

Rebecca M. Jones

Donna Clara Meier

Susan Mary Elizabeth Stancliff

Stephen Joseph Vaudrey

Date: \_\_\_\_\_



**ADDENDUM / AMENDMENT TO PURCHASE AND SALE AGREEMENT**

The following is part of the Purchase and Sale Agreement dated February 17, 2018 1  
between Secured Investment Corp 2 ("Buyer")  
Buyer Buyer  
and Lola M Howard 3 ("Seller")  
Seller Seller  
concerning 1020 E Sanson Spokane WA 99207 (the "Property"). 4  
Address City State Zip

IT IS AGREED BETWEEN THE SELLER AND BUYER AS FOLLOWS: 5

Closing date extended to March 9th 2018 6  
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ALL OTHER TERMS AND CONDITIONS of said Agreement remain unchanged. 31

[Signature] 3/2/18 [Signature] \_\_\_\_\_  
Buyer's Initials Date Buyer's Initials Date Seller's Initials Date Seller's Initials Date

**ADDENDUM / AMENDMENT TO PURCHASE AND SALE AGREEMENT**

The following is part of the Purchase and Sale Agreement dated February 17, 2018 1  
between Secured Investment Corp ("Buyer") 2  
Buyer Buyer  
and Lola M Howard ("Seller") 3  
Seller Seller  
concerning 1020 E Sanson Spokane WA 99207 (the "Property"). 4  
Address City State Zip

IT IS AGREED BETWEEN THE SELLER AND BUYER AS FOLLOWS: 5

**Closing date extended to March 9th 2018** 6  
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ALL OTHER TERMS AND CONDITIONS of said Agreement remain unchanged. 31

 3/21/18    
Buyer's Initials Date Buyer's Initials Date Seller's Initials Date Seller's Initials Date

**ADDENDUM / AMENDMENT TO PURCHASE AND SALE AGREEMENT**

The following is part of the Purchase and Sale Agreement dated February 17, 2018 1  
between Secured Investment Corp ("Buyer") 2  
Buyer Buyer  
and Lola M Howard ("Seller") 3  
Seller Seller  
concerning 1020 E Sanson Spokane WA 99207 (the "Property"). 4  
Address City State Zip

IT IS AGREED BETWEEN THE SELLER AND BUYER AS FOLLOWS: 5

**Closing date extended to March 9th 2018**

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ALL OTHER TERMS AND CONDITIONS of said Agreement remain unchanged. 31

 3/2/18  3/7/18  
Buyer's Initials Date Buyer's Initials Date Seller's Initials Date Seller's Initials Date

**ADDENDUM / AMENDMENT TO PURCHASE AND SALE AGREEMENT**

The following is part of the Purchase and Sale Agreement dated February 17, 2018 1  
between Secured Investment Corp ("Buyer") 2  
Buyer Buyer  
and Lola M Howard ("Seller") 3  
Seller Seller  
concerning 1020 E Sanson Spokane WA 99207 (the "Property"). 4  
Address City State Zip

IT IS AGREED BETWEEN THE SELLER AND BUYER AS FOLLOWS: 5

**Closing date extended to March 9th 2018** 6  
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ALL OTHER TERMS AND CONDITIONS of said Agreement remain unchanged. 31

[Signature] 3/21/18  
Buyer's Initials Date Buyer's Initials Date

[Signature]  
Seller's Initials Date

[Signature] 3-9-18  
Seller's Initials Date



RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT  
SPECIFIC TERMS

- Date: February 17, 2018 MLS No.: \_\_\_\_\_ Offer Expiration Date: 2/20/2018
- Buyer: Secured Investment Corp A corporation
- Seller: Lola M Howard <sup>Buyer</sup> Rebecca M. Jones <sup>Seller</sup>
- Property: Legal Description attached as Exhibit A. Tax Parcel No(s): 36324.0609  
1020 E Sanson Spokane Spokane WA 99207  
Address City County State Zip
- Included Items:  stove/range;  refrigerator;  washer;  dryer;  dishwasher;  hot tub;  fireplace insert;  
 wood stove;  satellite dish;  security system;  attached television(s);  attached speaker(s);  microwave;  
 generator;  other \_\_\_\_\_
- Purchase Price: \$ 12,500.00 Twelve Thousand Five Hundred Dollars
- Earnest Money: \$ 100.00  Check;  Note;  Other Cash to Seller (held by  Selling Firm;  Closing Agent)
- Default: (check only one)  Forfeiture of Earnest Money;  Seller's Election of Remedies
- Title Insurance Company: Baines Title and Escrow
- Closing Agent: Baines Title and Escrow  
Company Individual (optional)
- Closing Date: 2/23/2018; Possession Date:  on Closing;  Other \_\_\_\_\_
- Services of Closing Agent for Payment of Utilities:  Requested (attach NWMLS Form 22K);  Waived
- Charges/Assessments Levied Before but Due After Closing:  assumed by Buyer;  prepaid in full by Seller at Closing
- Seller Citizenship (FIRPTA): Seller  is;  is not a foreign person for purposes of U.S. income taxation
- Agency Disclosure: Selling Broker represents:  Buyer;  Seller;  both parties;  neither party  
Listing Broker represents:  Seller;  both parties
- Addenda: \_\_\_\_\_

Buyer's Signature [Signature] Date 2/17/18 Seller's Signature Rebecca M. Jones Date 2/17/2018

Buyer's Signature \_\_\_\_\_ Date \_\_\_\_\_ Seller's Signature \_\_\_\_\_ Date \_\_\_\_\_

Buyer's Address \_\_\_\_\_ Seller's Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_ City, State, Zip \_\_\_\_\_

Phone No. \_\_\_\_\_ Fax No. \_\_\_\_\_ Phone No. \_\_\_\_\_ Fax No. \_\_\_\_\_

Buyer's E-mail Address \_\_\_\_\_ Seller's E-mail Address \_\_\_\_\_

Keller Williams Spokane - Main 872 Selling Firm \_\_\_\_\_ MLS Office No. \_\_\_\_\_  
Listing Firm \_\_\_\_\_ MLS Office No. \_\_\_\_\_

Lee Arnold 15079 Selling Broker (Print) \_\_\_\_\_ MLS LAG No. \_\_\_\_\_  
Listing Broker (Print) \_\_\_\_\_ MLS LAG No. \_\_\_\_\_

509-458-4000 509-458-4000 509-458-4001 Firm Phone No. Broker Phone No. Firm Fax No.  
Firm Phone No. Broker Phone No. Firm Fax No.

firmbroker@kwspokane.com Selling Firm Document E-mail Address \_\_\_\_\_  
Listing Firm Document E-mail Address \_\_\_\_\_

lee@securedinvestmentcorp.com Selling Broker's E-mail Address \_\_\_\_\_  
Listing Broker's E-mail Address \_\_\_\_\_

25890 51965 Selling Broker DOL License No. Selling Firm DOL License No. Listing Broker DOL License No. Listing Firm DOL License No.

signer

RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT SPECIFIC TERMS

- 1. Date: February 17, 2018 MLS No.: Offer Expiration Date: 2/20/2018
2. Buyer: Secured Investment Corp A corporation
3. Seller: Lola M Howard, Rebecca M. Jones
4. Property: Legal Description attached as Exhibit A. Tax Parcel No(s): 36324.0609
5. Included Items: stove/range, microwave, etc.
6. Purchase Price: \$ 12,500.00 Twelve Thousand Five Hundred Dollars
7. Earnest Money: \$ 100.00 Other Cash to Seller
8. Default: (check only one) Forfeiture of Earnest Money, Seller's Election of Remedies
9. Title Insurance Company: Baines Title and Escrow
10. Closing Agent: Baines Title and Escrow
11. Closing Date: 2/23/2018 Possession Date: on Closing
12. Services of Closing Agent for Payment of Utilities: Waived
13. Charges/Assessments Levied Before but Due After Closing: assumed by Buyer
14. Seller Citizenship (FIRPTA): Seller is not a foreign person
15. Agency Disclosures: Selling Broker represents: Buyer
16. Addenda:

Buyer's Signature [Signature] Date 2/17/18
Buyer's Signature
Buyer's Address
City, State, Zip
Phone No. Fax No.
Buyer's E-mail Address
Keller Williams Spokane - Main 872
Selling Firm MLS Office No.
Lee Arnold 15079
Selling Broker (Print) MLS LAG No.
509-458-4000 509-458-4000 509-458-4001
Firm Phone No. Broker Phone No. Firm Fax No.
firmbroker@kwspokane.com
Selling Firm Document E-mail Address
lee@securedinvestmentcorp.com
Selling Broker's E-mail Address
25890 51965
Selling Broker DOL License No. Selling Firm DOL License No.

Seller's Signature [Signature] Date 2/17/2018
Seller's Signature Donna Clara Mein Date 3/7/18
Seller's Address
City, State, Zip
Phone No. Fax No.
Seller's E-mail Address
Listing Firm MLS Office No.
Listing Broker (Print) MLS LAG No.
Firm Phone No. Broker Phone No. Firm Fax No.
Listing Firm Document E-mail Address
Listing Broker's E-mail Address
Listing Broker DOL License No. Listing Firm DOL License No.

signer

RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT  
SPECIFIC TERMS

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- 3. Seller: Lola M Howard <sup>Buyer</sup> Rebecca M. Jones <sup>Buyer</sup> Status
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1020 E Sanson Spokane Spokane WA 99207  
Address City County State Zip
- 5. Included Items:  stove/range;  refrigerator;  washer;  dryer;  dishwasher;  hot tub;  fireplace insert;  
 wood stove;  satellite dish;  security system;  attached television(s);  attached speaker(s);  microwave;  
 generator;  other \_\_\_\_\_
- 6. Purchase Price: \$ 12,500.00 Twelve Thousand Five Hundred Dollars
- 7. Earnest Money: \$ 100.00  Check;  Note;  Other Cash to Seller (held by  Selling Firm;  Closing Agent)
- 8. Default: (check only one)  Forfeiture of Earnest Money;  Seller's Election of Remedies
- 9. Title Insurance Company: Baines Title and Escrow
- 10. Closing Agent: Baines Title and Escrow  
Company Individual (optional)
- 11. Closing Date: 2/23/2018; Possession Date:  on Closing;  Other \_\_\_\_\_
- 12. Services of Closing Agent for Payment of Utilities:  Requested (attach NWMLS Form 22K);  Waived
- 13. Charges/Assessments Levied Before but Due After Closing:  assumed by Buyer;  prepaid in full by Seller at Closing
- 14. Seller Citizenship (FIRPTA): Seller  is;  is not a foreign person for purposes of U.S. income taxation
- 15. Agency Disclosure: Selling Broker represents:  Buyer;  Seller;  both parties;  neither party  
Listing Broker represents:  Seller;  both parties
- 16. Addenda: \_\_\_\_\_

Buyer's Signature [Signature] Date 2/17/18

Buyer's Signature \_\_\_\_\_ Date \_\_\_\_\_

Buyer's Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone No. \_\_\_\_\_ Fax No. \_\_\_\_\_

Buyer's E-mail Address \_\_\_\_\_

**Keller Williams Spokane - Main** 872  
Selling Firm MLS Office No.

**Lee Arnold** 15079  
Selling Broker (Print) MLS LAG No.

**509-458-4000** **509-458-4000** **509-458-4001**  
Firm Phone No. Broker Phone No. Firm Fax No.

**firmlbroker@kwspokane.com**  
Selling Firm Document E-mail Address

**lee@securedinvestmentcorp.com**  
Selling Broker's E-mail Address

**25890** **51965**  
Selling Broker DOL License No. Selling Firm DOL License No.

Seller's Signature Rebecca M. Jones Date 2/17/2018

Seller's Signature Susan Mary Elizabeth Stancill Date 3/1/18

Seller's Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone No. \_\_\_\_\_ Fax No. \_\_\_\_\_

Seller's E-mail Address \_\_\_\_\_

Listing Firm \_\_\_\_\_ MLS Office No. \_\_\_\_\_

Listing Broker (Print) \_\_\_\_\_ MLS LAG No. \_\_\_\_\_

Firm Phone No. \_\_\_\_\_ Broker Phone No. \_\_\_\_\_ Firm Fax No. \_\_\_\_\_

Listing Firm Document E-mail Address \_\_\_\_\_

Listing Broker's E-mail Address \_\_\_\_\_

Listing Broker DOL License No. \_\_\_\_\_ Listing Firm DOL License No. \_\_\_\_\_

signer

RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT SPECIFIC TERMS

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3. Seller: Lola M Howard, Rebecca M. Jones
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5. Included Items: stove/range; refrigerator; washer; dryer; dishwasher; hot tub; fireplace insert; wood stove; satellite dish; security system; attached television(s); attached speaker(s); microwave; generator; other
6. Purchase Price: \$ 12,500.00 Twelve Thousand Five Hundred Dollars
7. Earnest Money: \$ 100.00 Check; Note; Other Cash to Seller (held by Selling Firm; Closing Agent)
8. Default: (check only one) Forfeiture of Earnest Money; Seller's Election of Remedies
9. Title Insurance Company: Baines Title and Escrow
10. Closing Agent: Baines Title and Escrow
11. Closing Date: 2/23/2018 Possession Date: on Closing; Other
12. Services of Closing Agent for Payment of Utilities: Requested (attach NWMLS Form 22K); Waived
13. Charges/Assessments Levied Before but Due After Closing: assumed by Buyer; prepaid in full by Seller at Closing
14. Seller Citizenship (FIRPTA): Seller is; is not a foreign person for purposes of U.S. income taxation
15. Agency Disclosure: Selling Broker represents: Buyer; Seller; both parties; neither party
Listing Broker represents: Seller; both parties
16. Addenda:

Buyer's Signature [Signature] Date 2/17/18
Buyer's Signature Date
Buyer's Address
City, State, Zip
Phone No. Fax No.
Buyer's E-mail Address
Keller Williams Spokane - Main 872
Selling Firm MLS Office No.
Lee Arnold 15079
Selling Broker (Print) MLS LAG No.
509-458-4000 509-458-4000 509-458-4001
Firm Phone No. Broker Phone No. Firm Fax No.
firmbroker@kwspokane.com
Selling Firm Document E-mail Address
lee@securedinvestmentcorp.com
Selling Broker's E-mail Address
25890 51965
Selling Broker DOL License No. Selling Firm DOL License No.

Seller's Signature [Signature] Date 2/17/2018
Seller's Signature Date
Seller's Address
City, State, Zip
Phone No. Fax No.
Seller's E-mail Address
Listing Firm MLS Office No.
Listing Broker (Print) MLS LAG No.
Firm Phone No. Broker Phone No. Firm Fax No.
Listing Firm Document E-mail Address
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signer




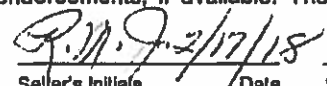
**RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT**  
**GENERAL TERMS**

*Continued*

- a. **Purchase Price.** Buyer shall pay to Seller the Purchase Price, including the Earnest Money, in cash at Closing, unless otherwise specified in this Agreement. Buyer represents that Buyer has sufficient funds to close this sale in accordance with this Agreement and is not relying on any contingent source of funds, including funds from loans, the sale of other property, gifts, retirement, or future earnings, except to the extent otherwise specified in this Agreement.
- b. **Earnest Money.** Buyer shall deliver the Earnest Money within 2 days after mutual acceptance to Selling Broker or to Closing Agent. If Buyer delivers the Earnest Money to Selling Broker, Selling Broker will deposit any check to be held by Selling Firm, or deliver any Earnest Money to be held by Closing Agent, within 3 days of receipt or mutual acceptance, whichever occurs later. If the Earnest Money is held by Selling Firm and is over \$10,000.00 it shall be deposited into an interest bearing trust account in Selling Firm's name provided that Buyer completes an IRS Form W-9. Interest, if any, after deduction of bank charges and fees, will be paid to Buyer. Buyer shall reimburse Selling Firm for bank charges and fees in excess of the interest earned, if any. If the Earnest Money held by Selling Firm is over \$10,000.00 Buyer has the option to require Selling Firm to deposit the Earnest Money into the Housing Trust Fund Account, with the interest paid to the State Treasurer, if both Seller and Buyer so agree in writing. If the Buyer does not complete an IRS Form W-9 before Selling Firm must deposit the Earnest Money or the Earnest Money is \$10,000.00 or less, the Earnest Money shall be deposited into the Housing Trust Fund Account. Selling Firm may transfer the Earnest Money to Closing Agent at Closing. If all or part of the Earnest Money is to be refunded to Buyer and any such costs remain unpaid, the Selling Firm or Closing Agent may deduct and pay them therefrom. The parties instruct Closing Agent to provide written verification of receipt of the Earnest Money and notice of dishonor of any check to the parties and Brokers at the addresses and/or fax numbers provided herein.

Upon termination of this Agreement, a party or the Closing Agent may deliver a form authorizing the release of Earnest Money to the other party or the parties. The party(s) shall execute such form and deliver the same to the Closing Agent. If either party fails to execute the release form, a party may make a written demand to the Closing Agent for the Earnest Money. Pursuant to RCW 64.04, Closing Agent shall deliver notice of the demand to the other party within 15 days. If the other party does not object to the demand within 20 days of Closing Agent's notice, Closing Agent shall disburse the Earnest Money to the party making the demand within 10 days of the expiration of the 20 day period. If Closing Agent timely receives an objection or an inconsistent demand from the other party, Closing Agent shall commence an interpleader action within 60 days of such objection or inconsistent demand, unless the parties provide subsequent consistent instructions to Closing Agent to disburse the earnest money or refrain from commencing an interpleader action for a specified period of time. Pursuant to RCW 4.28.080, the parties consent to service of the summons and complaint for an interpleader action by first class mail, postage prepaid at the party's usual mailing address or the address identified in this Agreement. If the Closing Agent complies with the preceding process, each party shall be deemed to have released Closing Agent from any and all claims or liability related to the disbursement of the Earnest Money. If either party fails to authorize the release of the Earnest Money to the other party when required to do so under this Agreement, that party shall be in breach of this Agreement. For the purposes of this section, the term Closing Agent includes a Selling Firm holding the Earnest Money. The parties authorize the party commencing an interpleader action to deduct up to \$500.00 for the costs thereof.

- c. **Included Items.** Any of the following items, including items identified in Specific Term No. 5 if the corresponding box is checked, located in or on the Property are included in the sale: built-in appliances; wall-to-wall carpeting; curtains, drapes and all other window treatments; window and door screens; awnings; storm doors and windows; installed television antennas; ventilating, air conditioning and heating fixtures; trash compactor; fireplace doors, gas logs and gas log lighters; irrigation fixtures; electric garage door openers; water heaters; installed electrical fixtures; lighting fixtures; shrubs, plants and trees planted in the ground; and other fixtures; and all associated operating remote controls. Unless otherwise agreed, if any of the above items are leased or encumbered, Seller shall acquire clear title before Closing.
- d. **Condition of Title.** Unless otherwise specified in this Agreement, title to the Property shall be marketable at Closing. The following shall not cause the title to be unmarketable: rights, reservations, covenants, conditions and restrictions, presently of record and general to the area; easements and encroachments, not materially affecting the value of or unduly interfering with Buyer's reasonable use of the Property; and reserved oil and/or mining rights. Monetary encumbrances or liens not assumed by Buyer, shall be paid or discharged by Seller on or before Closing. Title shall be conveyed by a Statutory Warranty Deed. If this Agreement is for conveyance of a buyer's interest in a Real Estate Contract, the Statutory Warranty Deed shall include a buyer's assignment of the contract sufficient to convey after acquired title.
- e. **Title Insurance.** Seller authorizes Buyer's lender or Closing Agent, at Seller's expense, to apply for the then-current ALTA form of Homeowner's Policy of Title Insurance for One-to-Four Family Residence, from the Title Insurance Company. If Seller previously received a preliminary commitment from a Title Insurance Company that Buyer declines to use, Buyer shall pay any cancellation fees owing to the original Title Insurance Company. Otherwise, the party applying for title insurance shall pay any title cancellation fee, in the event such a fee is assessed. If the Title Insurance Company selected by the parties will not issue a Homeowner's Policy for the Property, the parties agree that the Title Insurance Company shall instead issue the then-current ALTA standard form Owner's Policy, together with seller's homeowner's additional protection and inflation protection endorsements, if available. The Title Insurance Company

 2/17/18  
 2/17/18  
 Buyer's Initials      Date      Buyer's Initials      Date      Seller's Initials      Date      Seller's Initials      Date

**RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT  
GENERAL TERMS**

*Continued*

a. **Purchase Price.** Buyer shall pay to Seller the Purchase Price, including the Earnest Money, in cash at Closing, unless otherwise specified in this Agreement. Buyer represents that Buyer has sufficient funds to close this sale in accordance with this Agreement and is not relying on any contingent source of funds, including funds from loans, the sale of other property, gifts, retirement, or future earnings, except to the extent otherwise specified in this Agreement.

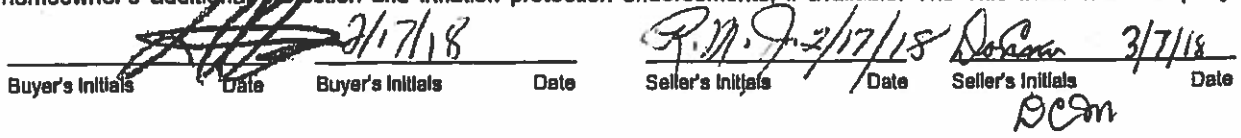
b. **Earnest Money.** Buyer shall deliver the Earnest Money within 2 days after mutual acceptance to Selling Broker or to Closing Agent. If Buyer delivers the Earnest Money to Selling Broker, Selling Broker will deposit any check to be held by Selling Firm, or deliver any Earnest Money to be held by Closing Agent, within 3 days of receipt or mutual acceptance, whichever occurs later. If the Earnest Money is held by Selling Firm and is over \$10,000.00 it shall be deposited into an interest bearing trust account in Selling Firm's name provided that Buyer completes an IRS Form W-9. Interest, if any, after deduction of bank charges and fees, will be paid to Buyer. Buyer shall reimburse Selling Firm for bank charges and fees in excess of the interest earned, if any. If the Earnest Money held by Selling Firm is over \$10,000.00 Buyer has the option to require Selling Firm to deposit the Earnest Money into the Housing Trust Fund Account, with the interest paid to the State Treasurer, if both Seller and Buyer so agree in writing. If the Buyer does not complete an IRS Form W-9 before Selling Firm must deposit the Earnest Money or the Earnest Money is \$10,000.00 or less, the Earnest Money shall be deposited into the Housing Trust Fund Account. Selling Firm may transfer the Earnest Money to Closing Agent at Closing. If all or part of the Earnest Money is to be refunded to Buyer and any such costs remain unpaid, the Selling Firm or Closing Agent may deduct and pay them therefrom. The parties instruct Closing Agent to provide written verification of receipt of the Earnest Money and notice of dishonor of any check to the parties and Brokers at the addresses and/or fax numbers provided herein.

Upon termination of this Agreement, a party or the Closing Agent may deliver a form authorizing the release of Earnest Money to the other party or the parties. The party(s) shall execute such form and deliver the same to the Closing Agent. If either party fails to execute the release form, a party may make a written demand to the Closing Agent for the Earnest Money. Pursuant to RCW 64.04, Closing Agent shall deliver notice of the demand to the other party within 15 days. If the other party does not object to the demand within 20 days of Closing Agent's notice, Closing Agent shall disburse the Earnest Money to the party making the demand within 10 days of the expiration of the 20 day period. If Closing Agent timely receives an objection or an inconsistent demand from the other party, Closing Agent shall commence an interpleader action within 60 days of such objection or inconsistent demand, unless the parties provide subsequent consistent instructions to Closing Agent to disburse the earnest money or refrain from commencing an interpleader action for a specified period of time. Pursuant to RCW 4.28.080, the parties consent to service of the summons and complaint for an interpleader action by first class mail, postage prepaid at the party's usual mailing address or the address identified in this Agreement. If the Closing Agent complies with the preceding process, each party shall be deemed to have released Closing Agent from any and all claims or liability related to the disbursement of the Earnest Money. If either party fails to authorize the release of the Earnest Money to the other party when required to do so under this Agreement, that party shall be in breach of this Agreement. For the purposes of this section, the term Closing Agent includes a Selling Firm holding the Earnest Money. The parties authorize the party commencing an interpleader action to deduct up to \$500.00 for the costs thereof.

c. **Included Items.** Any of the following items, including items identified in Specific Term No. 5 if the corresponding box is checked, located in or on the Property are included in the sale: built-in appliances; wall-to-wall carpeting; curtains, drapes and all other window treatments; window and door screens; awnings; storm doors and windows; installed television antennas; ventilating, air conditioning and heating fixtures; trash compactor; fireplace doors, gas logs and gas log lighters; irrigation fixtures; electric garage door openers; water heaters; installed electrical fixtures; lighting fixtures; shrubs, plants and trees planted in the ground; and other fixtures; and all associated operating remote controls. Unless otherwise agreed, if any of the above items are leased or encumbered, Seller shall acquire clear title before Closing.

d. **Condition of Title.** Unless otherwise specified in this Agreement, title to the Property shall be marketable at Closing. The following shall not cause the title to be unmarketable: rights, reservations, covenants, conditions and restrictions, presently of record and general to the area; easements and encroachments, not materially affecting the value of or unduly interfering with Buyer's reasonable use of the Property; and reserved oil and/or mining rights. Monetary encumbrances or liens not assumed by Buyer, shall be paid or discharged by Seller on or before Closing. Title shall be conveyed by a Statutory Warranty Deed. If this Agreement is for conveyance of a buyer's interest in a Real Estate Contract, the Statutory Warranty Deed shall include a buyer's assignment of the contract sufficient to convey after acquired title.

e. **Title Insurance.** Seller authorizes Buyer's lender or Closing Agent, at Seller's expense, to apply for the then-current ALTA form of Homeowner's Policy of Title Insurance for One-to-Four Family Residence, from the Title Insurance Company. If Seller previously received a preliminary commitment from a Title Insurance Company that Buyer declines to use, Buyer shall pay any cancellation fees owing to the original Title Insurance Company. Otherwise, the party applying for title insurance shall pay any title cancellation fee, in the event such a fee is assessed. If the Title Insurance Company selected by the parties will not issue a Homeowner's Policy for the Property, the parties agree that the Title Insurance Company shall instead issue the then-current ALTA standard form Owner's Policy, together with homeowner's additional protection and inflation protection endorsements, if available. The Title Insurance Company

  
Buyer's Initials \_\_\_\_\_ Date 2/17/18 Buyer's Initials \_\_\_\_\_ Date \_\_\_\_\_  
Seller's Initials R.M.J. Date 2/17/18 Seller's Initials Doonan Date 2/17/18  
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**RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT**  
**GENERAL TERMS**

*Continued*

- a. **Purchase Price.** Buyer shall pay to Seller the Purchase Price, including the Earnest Money, in cash at Closing, unless otherwise specified in this Agreement. Buyer represents that Buyer has sufficient funds to close this sale in accordance with this Agreement and is not relying on any contingent source of funds, including funds from loans, the sale of other property, gifts, retirement, or future earnings, except to the extent otherwise specified in this Agreement. 1-4
- b. **Earnest Money.** Buyer shall deliver the Earnest Money within 2 days after mutual acceptance to Selling Broker or to Closing Agent. If Buyer delivers the Earnest Money to Selling Broker, Selling Broker will deposit any check to be held by Selling Firm, or deliver any Earnest Money to be held by Closing Agent, within 3 days of receipt or mutual acceptance, whichever occurs later. If the Earnest Money is held by Selling Firm and is over \$10,000.00 it shall be deposited into an interest bearing trust account in Selling Firm's name provided that Buyer completes an IRS Form W-9. Interest, if any, after deduction of bank charges and fees, will be paid to Buyer. Buyer shall reimburse Selling Firm for bank charges and fees in excess of the interest earned, if any. If the Earnest Money held by Selling Firm is over \$10,000.00 Buyer has the option to require Selling Firm to deposit the Earnest Money into the Housing Trust Fund Account, with the interest paid to the State Treasurer, if both Seller and Buyer so agree in writing. If the Buyer does not complete an IRS Form W-9 before Selling Firm must deposit the Earnest Money or the Earnest Money is \$10,000.00 or less, the Earnest Money shall be deposited into the Housing Trust Fund Account. Selling Firm may transfer the Earnest Money to Closing Agent at Closing. If all or part of the Earnest Money is to be refunded to Buyer and any such costs remain unpaid, the Selling Firm or Closing Agent may deduct and pay them therefrom. The parties instruct Closing Agent to provide written verification of receipt of the Earnest Money and notice of dishonor of any check to the parties and Brokers at the addresses and/or fax numbers provided herein. 5-19

Upon termination of this Agreement, a party or the Closing Agent may deliver a form authorizing the release of Earnest Money to the other party or the parties. The party(s) shall execute such form and deliver the same to the Closing Agent. If either party fails to execute the release form, a party may make a written demand to the Closing Agent for the Earnest Money. Pursuant to RCW 64.04, Closing Agent shall deliver notice of the demand to the other party within 15 days. If the other party does not object to the demand within 20 days of Closing Agent's notice, Closing Agent shall disburse the Earnest Money to the party making the demand within 10 days of the expiration of the 20 day period. If Closing Agent timely receives an objection or an inconsistent demand from the other party, Closing Agent shall commence an interpleader action within 60 days of such objection or inconsistent demand, unless the parties provide subsequent consistent instructions to Closing Agent to disburse the earnest money or refrain from commencing an interpleader action for a specified period of time. Pursuant to RCW 4.28.080, the parties consent to service of the summons and complaint for an interpleader action by first class mail, postage prepaid at the party's usual mailing address or the address identified in this Agreement. If the Closing Agent complies with the preceding process, each party shall be deemed to have released Closing Agent from any and all claims or liability related to the disbursement of the Earnest Money. If either party fails to authorize the release of the Earnest Money to the other party when required to do so under this Agreement, that party shall be in breach of this Agreement. For the purposes of this section, the term Closing Agent includes a Selling Firm holding the Earnest Money. The parties authorize the party commencing an interpleader action to deduct up to \$500.00 for the costs thereof. 20-36

- c. **Included Items.** Any of the following items, including items identified in Specific Term No. 5 if the corresponding box is checked, located in or on the Property are included in the sale: built-in appliances; wall-to-wall carpeting; curtains, drapes and all other window treatments; window and door screens; awnings; storm doors and windows; installed television antennas; ventilating, air conditioning and heating fixtures; trash compactor; fireplace doors, gas logs and gas log lighters; irrigation fixtures; electric garage door openers; water heaters; installed electrical fixtures; lighting fixtures; shrubs, plants and trees planted in the ground; and other fixtures; and all associated operating remote controls. Unless otherwise agreed, if any of the above items are leased or encumbered, Seller shall acquire clear title before Closing. 37-43
- d. **Condition of Title.** Unless otherwise specified in this Agreement, title to the Property shall be marketable at Closing. The following shall not cause the title to be unmarketable: rights, reservations, covenants, conditions and restrictions, presently of record and general to the area; easements and encroachments, not materially affecting the value of or unduly interfering with Buyer's reasonable use of the Property; and reserved oil and/or mining rights. Monetary encumbrances or liens not assumed by Buyer, shall be paid or discharged by Seller on or before Closing. Title shall be conveyed by a Statutory Warranty Deed. If this Agreement is for conveyance of a buyer's interest in a Real Estate Contract, the Statutory Warranty Deed shall include a buyer's assignment of the contract sufficient to convey after acquired title. 44-51
- e. **Title Insurance.** Seller authorizes Buyer's lender or Closing Agent, at Seller's expense, to apply for the then-current ALTA form of Homeowner's Policy of Title Insurance for One-to-Four Family Residence, from the Title Insurance Company. If Seller previously received a preliminary commitment from a Title Insurance Company that Buyer declines to use, Buyer shall pay any cancellation fees owing to the original Title Insurance Company. Otherwise, the party applying for title insurance shall pay any title cancellation fee, in the event such a fee is assessed. If the Title Insurance Company selected by the parties will not issue a Homeowner's Policy for the Property, the parties agree that the Title Insurance Company shall instead issue the then-current ALTA standard form Owner's Policy, together with homeowner's additional protection and inflation protection endorsements, if available. The Title Insurance Company 52-59




  
 Buyer's Initials      Date      Buyer's Initials      Date      Seller's Initials      Date      Seller's Initials      Date

**RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT**  
**GENERAL TERMS**

*Continued*

- a. **Purchase Price.** Buyer shall pay to Seller the Purchase Price, including the Earnest Money, in cash at Closing, unless otherwise specified in this Agreement. Buyer represents that Buyer has sufficient funds to close this sale in accordance with this Agreement and is not relying on any contingent source of funds, including funds from loans, the sale of other property, gifts, retirement, or future earnings, except to the extent otherwise specified in this Agreement. 1-4
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 2/17/18  
 Buyer's Initials \_\_\_\_\_ Date \_\_\_\_\_ Buyer's Initials \_\_\_\_\_ Date \_\_\_\_\_  
 2/17/18  3-8-18  
 Seller's Initials \_\_\_\_\_ Date \_\_\_\_\_ Seller's Initials \_\_\_\_\_ Date \_\_\_\_\_

**RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT  
GENERAL TERMS**

*Continued*

shall send a copy of the preliminary commitment to Seller, Listing Broker, Buyer and Selling Broker. The preliminary commitment, and the title policy to be issued, shall contain no exceptions other than the General Exclusions and Exceptions in the Policy and Special Exceptions consistent with the Condition of Title herein provided. If title cannot be made so insurable prior to the Closing Date, then as Buyer's sole and exclusive remedy, the Earnest Money shall, unless Buyer elects to waive such defects or encumbrances, be refunded to the Buyer, less any unpaid costs described in this Agreement, and this Agreement shall thereupon be terminated. Buyer shall have no right to specific performance or damages as a consequence of Seller's inability to provide insurable title.

f. **Closing and Possession.** This sale shall be closed by the Closing Agent on the Closing Date. If the Closing Date falls on a Saturday, Sunday, legal holiday as defined in RCW 1.16.050, or day when the county recording office is closed, the Closing Agent shall close the transaction on the next day that is not a Saturday, Sunday, legal holiday, or day when the county recording office is closed. "Closing" means the date on which all documents are recorded and the sale proceeds are available to Seller. Seller shall deliver keys and garage door remotes to Buyer on the Closing Date or on the Possession Date, whichever occurs first. Buyer shall be entitled to possession at 9:00 p.m. on the Possession Date. Seller shall maintain the Property in its present condition, normal wear and tear excepted, until the Buyer is entitled to possession. Seller shall either repair or replace any system or appliance (including, but not limited to plumbing, heat, electrical, and all Included Items) that becomes inoperative or malfunctions prior to Closing with a system or appliance of at least equal quality. Buyer reserves the right to walk through the Property within 5 days of Closing to verify that Seller has maintained the Property and systems/appliances as required by this paragraph. Seller shall not enter into or modify existing leases or rental agreements, service contracts, or other agreements affecting the Property which have terms extending beyond Closing without first obtaining Buyer's consent, which shall not be unreasonably withheld. If possession transfers at a time other than Closing, the parties shall execute NWMLS Form 65A (Rental Agreement/Occupancy Prior to Closing) or NWMLS Form 65B (Rental Agreement/Seller Occupancy After Closing) (or alternative rental agreements) and are advised of the need to contact their respective insurance companies to assure appropriate hazard and liability insurance policies are in place, as applicable.


RCW 19.27.530 requires the seller of any owner-occupied single-family residence to equip the residence with a carbon monoxide alarm(s) in accordance with the state building code before a buyer or any other person may legally occupy the residence following the sale. The parties acknowledge that the Brokers are not responsible for ensuring that Seller complies with RCW 19.27.530. Buyer and Seller shall hold the Brokers and their Firms harmless from any claim resulting from Seller's failure to install a carbon monoxide alarm(s) in the Property.

g. **Section 1031 Like-Kind Exchange.** If either Buyer or Seller intends for this transaction to be a part of a Section 1031 like-kind exchange, then the other party shall cooperate in the completion of the like-kind exchange so long as the cooperating party incurs no additional liability in doing so, and so long as any expenses (including attorneys' fees and costs) incurred by the cooperating party that are related only to the exchange are paid or reimbursed to the cooperating party at or prior to Closing. Notwithstanding the Assignment paragraph of this Agreement, any party completing a Section 1031 like-kind exchange may assign this Agreement to its qualified intermediary or any entity set up for the purposes of completing a reverse exchange.

h. **Closing Costs and Prorations and Charges and Assessments.** Seller and Buyer shall each pay one-half of the escrow fee unless otherwise required by applicable FHA or VA regulations. Taxes for the current year, rent, interest, and lienable homeowner's association dues shall be prorated as of Closing. Buyer shall pay Buyer's loan costs, including credit report, appraisal charge and lender's title insurance, unless provided otherwise in this Agreement. If any payments are delinquent on encumbrances which will remain after Closing, Closing Agent is instructed to pay such delinquencies at Closing from money due, or to be paid by, Seller. Buyer shall pay for remaining fuel in the fuel tank if, prior to Closing, Seller obtains a written statement from the supplier as to the quantity and current price and provides such statement to the Closing Agent. Seller shall pay all utility charges, including unbilled charges. Unless waived in Specific Term No. 12, Seller and Buyer request the services of Closing Agent in disbursing funds necessary to satisfy unpaid utility charges in accordance with RCW 60.80 and Seller shall provide the names and addresses of all utilities providing service to the Property and having lien rights (attach NWMLS Form 22K Identification of Utilities or equivalent).

Buyer is advised to verify the existence and amount of any local improvement district, capacity or impact charges or other assessments that may be charged against the Property before or after Closing. Seller will pay such charges that are or become due on or before Closing. Charges levied before Closing, but becoming due after Closing shall be paid as agreed in Specific Term No. 13.

i. **Sale Information.** Listing Broker and Selling Broker are authorized to report this Agreement (including price and all terms) to the Multiple Listing Service that published it and to its members, financing institutions, appraisers, and anyone else related to this sale. Buyer and Seller expressly authorize all Closing Agents, appraisers, title insurance companies, and others related to this Sale, to furnish the Listing Broker and/or Selling Broker, on request, any and all information and copies of documents concerning this sale.

 2/17/18  
Buyer's Initials      Date      Buyer's Initials      Date

 2/17/18  
Seller's Initials      Date      Seller's Initials      Date

**RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT  
GENERAL TERMS**

*Continued*

shall send a copy of the preliminary commitment to Seller, Listing Broker, Buyer and Selling Broker. The preliminary commitment, and the title policy to be issued, shall contain no exceptions other than the General Exclusions and Exceptions in the Policy and Special Exceptions consistent with the Condition of Title herein provided. If title cannot be made so insurable prior to the Closing Date, then as Buyer's sole and exclusive remedy, the Earnest Money shall, unless Buyer elects to waive such defects or encumbrances, be refunded to the Buyer, less any unpaid costs described in this Agreement, and this Agreement shall thereupon be terminated. Buyer shall have no right to specific performance or damages as a consequence of Seller's inability to provide insurable title.

f. **Closing and Possession.** This sale shall be closed by the Closing Agent on the Closing Date. If the Closing Date falls on a Saturday, Sunday, legal holiday as defined in RCW 1.16.050, or day when the county recording office is closed, the Closing Agent shall close the transaction on the next day that is not a Saturday, Sunday, legal holiday, or day when the county recording office is closed. "Closing" means the date on which all documents are recorded and the sale proceeds are available to Seller. Seller shall deliver keys and garage door remotes to Buyer on the Closing Date or on the Possession Date, whichever occurs first. Buyer shall be entitled to possession at 9:00 p.m. on the Possession Date. Seller shall maintain the Property in its present condition, normal wear and tear excepted, until the Buyer is entitled to possession. Seller shall either repair or replace any system or appliance (including, but not limited to plumbing, heat, electrical, and all Included Items) that becomes inoperative or malfunctions prior to Closing with a system or appliance of at least equal quality. Buyer reserves the right to walk through the Property within 5 days of Closing to verify that Seller has maintained the Property and systems/appliances as required by this paragraph. Seller shall not enter into or modify existing leases or rental agreements, service contracts, or other agreements affecting the Property which have terms extending beyond Closing without first obtaining Buyer's consent, which shall not be unreasonably withheld. If possession transfers at a time other than Closing, the parties shall execute NWMLS Form 65A (Rental Agreement/Occupancy Prior to Closing) or NWMLS Form 65B (Rental Agreement/Seller Occupancy After Closing) (or alternative rental agreements) and are advised of the need to contact their respective insurance companies to assure appropriate hazard and liability insurance policies are in place, as applicable.


RCW 19.27.530 requires the seller of any owner-occupied single-family residence to equip the residence with a carbon monoxide alarm(s) in accordance with the state building code before a buyer or any other person may legally occupy the residence following the sale. The parties acknowledge that the Brokers are not responsible for ensuring that Seller complies with RCW 19.27.530. Buyer and Seller shall hold the Brokers and their Firms harmless from any claim resulting from Seller's failure to install a carbon monoxide alarm(s) in the Property.

g. **Section 1031 Like-Kind Exchange.** If either Buyer or Seller intends for this transaction to be a part of a Section 1031 like-kind exchange, then the other party shall cooperate in the completion of the like-kind exchange so long as the cooperating party incurs no additional liability in doing so, and so long as any expenses (including attorneys' fees and costs) incurred by the cooperating party that are related only to the exchange are paid or reimbursed to the cooperating party at or prior to Closing. Notwithstanding the Assignment paragraph of this Agreement, any party completing a Section 1031 like-kind exchange may assign this Agreement to its qualified intermediary or any entity set up for the purposes of completing a reverse exchange.

h. **Closing Costs and Prorations and Charges and Assessments.** Seller and Buyer shall each pay one-half of the escrow fee unless otherwise required by applicable FHA or VA regulations. Taxes for the current year, rent, interest, and lienable homeowner's association dues shall be prorated as of Closing. Buyer shall pay Buyer's loan costs, including credit report, appraisal charge and lender's title insurance, unless provided otherwise in this Agreement. If any payments are delinquent on encumbrances which will remain after Closing, Closing Agent is instructed to pay such delinquencies at Closing from money due, or to be paid by, Seller. Buyer shall pay for remaining fuel in the fuel tank if, prior to Closing, Seller obtains a written statement from the supplier as to the quantity and current price and provides such statement to the Closing Agent. Seller shall pay all utility charges, including unbilled charges. Unless waived in Specific Term No. 12, Seller and Buyer request the services of Closing Agent in disbursing funds necessary to satisfy unpaid utility charges in accordance with RCW 60.80 and Seller shall provide the names and addresses of all utilities providing service to the Property and having lien rights (attach NWMLS Form 22K Identification of Utilities or equivalent).

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 2/17/18  
Buyer's Initials      Date      Buyer's Initials      Date

 2/17/18 DC9M 2/21/18  
Seller's Initials      Date      Seller's Initials      Date

**RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT  
GENERAL TERMS**

*Continued*

shall send a copy of the preliminary commitment to Seller, Listing Broker, Buyer and Selling Broker. The preliminary commitment, and the title policy to be issued, shall contain no exceptions other than the General Exclusions and Exceptions in the Policy and Special Exceptions consistent with the Condition of Title herein provided. If title cannot be made so insurable prior to the Closing Date, then as Buyer's sole and exclusive remedy, the Earnest Money shall, unless Buyer elects to waive such defects or encumbrances, be refunded to the Buyer, less any unpaid costs described in this Agreement, and this Agreement shall thereupon be terminated. Buyer shall have no right to specific performance or damages as a consequence of Seller's inability to provide insurable title.

f. **Closing and Possession.** This sale shall be closed by the Closing Agent on the Closing Date. If the Closing Date falls on a Saturday, Sunday, legal holiday as defined in RCW 1.16.050, or day when the county recording office is closed, the Closing Agent shall close the transaction on the next day that is not a Saturday, Sunday, legal holiday, or day when the county recording office is closed. "Closing" means the date on which all documents are recorded and the sale proceeds are available to Seller. Seller shall deliver keys and garage door remotes to Buyer on the Closing Date or on the Possession Date, whichever occurs first. Buyer shall be entitled to possession at 9:00 p.m. on the Possession Date. Seller shall maintain the Property in its present condition, normal wear and tear excepted, until the Buyer is entitled to possession. Seller shall either repair or replace any system or appliance (including, but not limited to plumbing, heat, electrical, and all included items) that becomes inoperative or malfunctions prior to Closing with a system or appliance of at least equal quality. Buyer reserves the right to walk through the Property within 5 days of Closing to verify that Seller has maintained the Property and systems/appliances as required by this paragraph. Seller shall not enter into or modify existing leases or rental agreements, service contracts, or other agreements affecting the Property which have terms extending beyond Closing without first obtaining Buyer's consent, which shall not be unreasonably withheld. If possession transfers at a time other than Closing, the parties shall execute NWMLS Form 65A (Rental Agreement/Occupancy Prior to Closing) or NWMLS Form 65B (Rental Agreement/Seller Occupancy After Closing) (or alternative rental agreements) and are advised of the need to contact their respective insurance companies to assure appropriate hazard and liability insurance policies are in place, as applicable.

RCW 19.27.530 requires the seller of any owner-occupied single-family residence to equip the residence with a carbon monoxide alarm(s) in accordance with the state building code before a buyer or any other person may legally occupy the residence following the sale. The parties acknowledge that the Brokers are not responsible for ensuring that Seller complies with RCW 19.27.530. Buyer and Seller shall hold the Brokers and their Firms harmless from any claim resulting from Seller's failure to install a carbon monoxide alarm(s) in the Property.

g. **Section 1031 Like-Kind Exchange.** If either Buyer or Seller intends for this transaction to be a part of a Section 1031 like-kind exchange, then the other party shall cooperate in the completion of the like-kind exchange so long as the cooperating party incurs no additional liability in doing so, and so long as any expenses (including attorneys' fees and costs) incurred by the cooperating party that are related only to the exchange are paid or reimbursed to the cooperating party at or prior to Closing. Notwithstanding the Assignment paragraph of this Agreement, any party completing a Section 1031 like-kind exchange may assign this Agreement to its qualified intermediary or any entity set up for the purposes of completing a reverse exchange.

h. **Closing Costs and Prorations and Charges and Assessments.** Seller and Buyer shall each pay one-half of the escrow fee unless otherwise required by applicable FHA or VA regulations. Taxes for the current year, rent, interest, and lienable homeowner's association dues shall be prorated as of Closing. Buyer shall pay Buyer's loan costs, including credit report, appraisal charge and lender's title insurance, unless provided otherwise in this Agreement. If any payments are delinquent on encumbrances which will remain after Closing, Closing Agent is instructed to pay such delinquencies at Closing from money due, or to be paid by, Seller. Buyer shall pay for remaining fuel in the fuel tank if, prior to Closing, Seller obtains a written statement from the supplier as to the quantity and current price and provides such statement to the Closing Agent. Seller shall pay all utility charges, including unbilled charges. Unless waived in Specific Term No. 12, Seller and Buyer request the services of Closing Agent in disbursing funds necessary to satisfy unpaid utility charges in accordance with RCW 60.80 and Seller shall provide the names and addresses of all utilities providing service to the Property and having lien rights (attach NWMLS Form 22K Identification of Utilities or equivalent).

Buyer is advised to verify the existence and amount of any local improvement district, capacity or impact charges or other assessments that may be charged against the Property before or after Closing. Seller will pay such charges that are or become due on or before Closing. Charges levied before Closing, but becoming due after Closing shall be paid as agreed in Specific Term No. 13.

i. **Sale Information.** Listing Broker and Selling Broker are authorized to report this Agreement (including price and all terms) to the Multiple Listing Service that published it and to its members, financing institutions, appraisers, and anyone else related to this sale. Buyer and Seller expressly authorize all Closing Agents, appraisers, title insurance companies, and others related to this Sale, to furnish the Listing Broker and/or Selling Broker, on request, any and all information and copies of documents concerning this sale.

 3/17/18  
Buyer's Initials      Date      Buyer's Initials      Date

 3/17/18  
Seller's Initials      Date      Seller's Initials      Date

**RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT  
GENERAL TERMS**

*Continued*

shall send a copy of the preliminary commitment to Seller, Listing Broker, Buyer and Selling Broker. The preliminary commitment, and the title policy to be issued, shall contain no exceptions other than the General Exclusions and Exceptions in the Policy and Special Exceptions consistent with the Condition of Title herein provided. If title cannot be made so insurable prior to the Closing Date, then as Buyer's sole and exclusive remedy, the Earnest Money shall, unless Buyer elects to waive such defects or encumbrances, be refunded to the Buyer, less any unpaid costs described in this Agreement, and this Agreement shall thereupon be terminated. Buyer shall have no right to specific performance or damages as a consequence of Seller's inability to provide insurable title.

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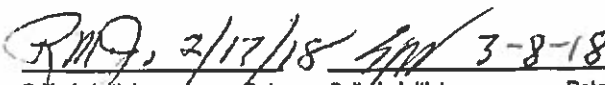
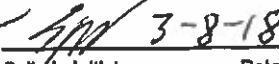
RCW 19.27.530 requires the seller of any owner-occupied single-family residence to equip the residence with a carbon monoxide alarm(s) in accordance with the state building code before a buyer or any other person may legally occupy the residence following the sale. The parties acknowledge that the Brokers are not responsible for ensuring that Seller complies with RCW 19.27.530. Buyer and Seller shall hold the Brokers and their Firms harmless from any claim resulting from Seller's failure to install a carbon monoxide alarm(s) in the Property.

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i. **Sale Information.** Listing Broker and Selling Broker are authorized to report this Agreement (including price and all terms) to the Multiple Listing Service that published it and to its members, financing institutions, appraisers, and anyone else related to this sale. Buyer and Seller expressly authorize all Closing Agents, appraisers, title insurance companies, and others related to this Sale, to furnish the Listing Broker and/or Selling Broker, on request, any and all information and copies of documents concerning this sale.

 2/17/18       2/17/18       3-8-18  
Buyer's Initials      Date      Buyer's Initials      Date      Seller's Initials      Date      Seller's Initials      Date



**RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT  
GENERAL TERMS**

*Continued*

- j. Seller Citizenship and FIRPTA.** Seller warrants that the identification of Seller's citizenship status for purposes of U.S. income taxation in Specific Term No. 14 is correct. Seller shall execute a certification (NWMLS Form 22E or equivalent) under the Foreign Investment in Real Property Tax Act ("FIRPTA") at Closing and provide the certification to the Closing Agent. If Seller is a foreign person for purposes of U.S. income taxation, and this transaction is not otherwise exempt from FIRPTA, Closing Agent is instructed to withhold and pay the required amount to the Internal Revenue Service.
- k. Notices and Delivery of Documents.** Any notice related to this Agreement (including revocations of offers or counteroffers) must be in writing. Notices to Seller must be signed by at least one Buyer and shall be deemed delivered only when the notice is received by Seller, by Listing Broker, or at the licensed office of Listing Broker. Notices to Buyer must be signed by at least one Seller and shall be deemed delivered only when the notice is received by Buyer, by Selling Broker, or at the licensed office of Selling Broker. Documents related to this Agreement, such as NWMLS Form 17, Information on Lead-Based Paint and Lead-Based Paint Hazards, Public Offering Statement or Resale Certificate, and all other documents shall be delivered pursuant to this paragraph. Buyer and Seller must keep Selling Broker and Listing Broker advised of their whereabouts in order to receive prompt notification of receipt of a notice.
- Facsimile transmission of any notice or document shall constitute delivery. E-mail transmission of any notice or document (or a direct link to such notice or document) shall constitute delivery when: (i) the e-mail is sent to both Selling Broker and Selling Firm or both Listing Broker and Listing Firm at the e-mail addresses specified on page one of this Agreement; or (ii) Selling Broker or Listing Broker provide written acknowledgment of receipt of the e-mail (an automatic e-mail reply does not constitute written acknowledgment). At the request of either party, or the Closing Agent, the parties will confirm facsimile or e-mail transmitted signatures by signing an original document.
- l. Computation of Time.** Unless otherwise specified in this Agreement, any period of time measured in days and stated in this Agreement shall start on the day following the event commencing the period and shall expire at 9:00 p.m. of the last calendar day of the specified period of time. Except for the Possession Date, if the last day is a Saturday, Sunday or legal holiday as defined in RCW 1.16.050, the specified period of time shall expire on the next day that is not a Saturday, Sunday or legal holiday. Any specified period of 5 days or less, except for any time period relating to the Possession Date, shall not include Saturdays, Sundays or legal holidays. If the parties agree that an event will occur on a specific calendar date, the event shall occur on that date, except for the Closing Date, which, if it falls on a Saturday, Sunday, legal holiday as defined in RCW 1.16.050, or day when the county recording office is closed, shall occur on the next day that is not a Saturday, Sunday, legal holiday, or day when the county recording office is closed. If the parties agree upon and attach a legal description after this Agreement is signed by the offeror and delivered to the offeror, then for the purposes of computing time, mutual acceptance shall be deemed to be on the date of delivery of an accepted offer or counteroffer to the offeror, rather than on the date the legal description is attached. Time is of the essence of this Agreement.
- m. Integration and Electronic Signatures.** This Agreement constitutes the entire understanding between the parties and supersedes all prior or contemporaneous understandings and representations. No modification of this Agreement shall be effective unless agreed in writing and signed by Buyer and Seller. The parties acknowledge that a signature in electronic form has the same legal effect and validity as a handwritten signature.
- n. Assignment.** Buyer may not assign this Agreement, or Buyer's rights hereunder, without Seller's prior written consent, unless the parties indicate that assignment is permitted by the addition of "and/or assigns" on the line identifying the Buyer on the first page of this Agreement.
- o. Default.** In the event Buyer fails, without legal excuse, to complete the purchase of the Property, then the following provision, as identified in Specific Term No. 8, shall apply:
- i. Forfeiture of Earnest Money.** That portion of the Earnest Money that does not exceed five percent (5%) of the Purchase Price shall be forfeited to the Seller as the sole and exclusive remedy available to Seller for such failure.
  - ii. Seller's Election of Remedies.** Seller may, at Seller's option, (a) keep the Earnest Money as liquidated damages as the sole and exclusive remedy available to Seller for such failure, (b) bring suit against Buyer for Seller's actual damages, (c) bring suit to specifically enforce this Agreement and recover any incidental damages, or (d) pursue any other rights or remedies available at law or equity.
- p. Professional Advice and Attorneys' Fees.** Buyer and Seller are advised to seek the counsel of an attorney and a certified public accountant to review the terms of this Agreement. Buyer and Seller shall pay their own fees incurred for such review. However, if Buyer or Seller institutes suit against the other concerning this Agreement the prevailing party is entitled to reasonable attorneys' fees and expenses.
- q. Offer.** Buyer shall purchase the Property under the terms and conditions of this Agreement. Seller shall have until 9:00 p.m. on the Offer Expiration Date to accept this offer, unless sooner withdrawn. Acceptance shall not be effective until a signed copy is received by Buyer, by Selling Broker or at the licensed office of Selling Broker. If this offer is not so accepted, it shall lapse and any Earnest Money shall be refunded to Buyer.

 2/17/18  
Buyer's Initials      Date      Buyer's Initials      Date

 2/17/18 28 3/7/18  
Seller's Initials      Date      Seller's Initials      Date

**RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT  
GENERAL TERMS**

*Continued*

- j. Seller Citizenship and FIRPTA.** Seller warrants that the identification of Seller's citizenship status for purposes of U.S. Income taxation in Specific Term No. 14 is correct. Seller shall execute a certification (NWMLS Form 22E or equivalent) under the Foreign Investment in Real Property Tax Act ("FIRPTA") at Closing and provide the certification to the Closing Agent. If Seller is a foreign person for purposes of U.S. income taxation, and this transaction is not otherwise exempt from FIRPTA, Closing Agent is instructed to withhold and pay the required amount to the Internal Revenue Service.
- k. Notices and Delivery of Documents.** Any notice related to this Agreement (including revocations of offers or counteroffers) must be in writing. Notices to Seller must be signed by at least one Buyer and shall be deemed delivered only when the notice is received by Seller, by Listing Broker, or at the licensed office of Listing Broker. Notices to Buyer must be signed by at least one Seller and shall be deemed delivered only when the notice is received by Buyer, by Selling Broker, or at the licensed office of Selling Broker. Documents related to this Agreement, such as NWMLS Form 17, Information on Lead-Based Paint and Lead-Based Paint Hazards, Public Offering Statement or Resale Certificate, and all other documents shall be delivered pursuant to this paragraph. Buyer and Seller must keep Selling Broker and Listing Broker advised of their whereabouts in order to receive prompt notification of receipt of a notice.
- Facsimile transmission of any notice or document shall constitute delivery. E-mail transmission of any notice or document (or a direct link to such notice or document) shall constitute delivery when: (i) the e-mail is sent to both Selling Broker and Selling Firm or both Listing Broker and Listing Firm at the e-mail addresses specified on page one of this Agreement; or (ii) Selling Broker or Listing Broker provide written acknowledgment of receipt of the e-mail (an automatic e-mail reply does not constitute written acknowledgment). At the request of either party, or the Closing Agent, the parties will confirm facsimile or e-mail transmitted signatures by signing an original document.
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  - ii. Seller's Election of Remedies.** Seller may, at Seller's option, (a) keep the Earnest Money as liquidated damages as the sole and exclusive remedy available to Seller for such failure, (b) bring suit against Buyer for Seller's actual damages, (c) bring suit to specifically enforce this Agreement and recover any incidental damages, or (d) pursue any other rights or remedies available at law or equity.
- p. Professional Advice and Attorneys' Fees.** Buyer and Seller are advised to seek the counsel of an attorney and a certified public accountant to review the terms of this Agreement. Buyer and Seller shall pay their own fees incurred for such review. However, if Buyer or Seller institutes suit against the other concerning this Agreement the prevailing party is entitled to reasonable attorneys' fees and expenses.
- q. Offer.** Buyer shall purchase the Property under the terms and conditions of this Agreement. Seller shall have until 9:00 p.m. on the Offer Expiration Date to accept this offer, unless sooner withdrawn. Acceptance shall not be effective until a signed copy is received by Buyer, by Selling Broker or at the licensed office of Selling Broker. If this offer is not so accepted, it shall lapse and any Earnest Money shall be refunded to Buyer.

 2/17/18  
Buyer's Initials      Date      Buyer's Initials      Date

 2/17/18 DCM 3/21  
Seller's Initials      Date      Seller's Initials      Date

**RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT  
GENERAL TERMS**

*Continued*

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 2/17/18  
Buyer's Initials      Date      Buyer's Initials      Date

 2/17/18 3-8-18  
Seller's Initials      Date      Seller's Initials      Date

**RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT  
GENERAL TERMS**

*Continued*

- r. **Counteroffer.** Any change in the terms presented in an offer or counteroffer, other than the insertion of or change to Seller's name and Seller's warranty of citizenship status, shall be considered a counteroffer. If a party makes a counteroffer, then the other party shall have until 9:00 p.m. on the counteroffer expiration date to accept that counteroffer, unless sooner withdrawn. Acceptance shall not be effective until a signed copy is received by the other party, the other party's broker, or at the licensed office of the other party's broker. If the counteroffer is not so accepted, it shall lapse and any Earnest Money shall be refunded to Buyer. 172-178
- s. **Offer and Counteroffer Expiration Date.** If no expiration date is specified for an offer/counteroffer, the offer/counteroffer shall expire 2 days after the offer/counteroffer is delivered by the party making the offer/counteroffer, unless sooner withdrawn. 178-180
- t. **Agency Disclosure.** Selling Firm, Selling Firm's Designated Broker, Selling Broker's Branch Manager (if any) and Selling Broker's Managing Broker (if any) represent the same party that Selling Broker represents. Listing Firm, Listing Firm's Designated Broker, Listing Broker's Branch Manager (if any), and Listing Broker's Managing Broker (if any) represent the same party that the Listing Broker represents. If Selling Broker and Listing Broker are different persons affiliated with the same Firm, then both Buyer and Seller confirm their consent to Designated Broker, Branch Manager (if any), and Managing Broker (if any) representing both parties as dual agents. If Selling Broker and Listing Broker are the same person representing both parties then both Buyer and Seller confirm their consent to that person and his/her Designated Broker, Branch Manager (if any), and Managing Broker (if any) representing both parties as dual agents. All parties acknowledge receipt of the pamphlet entitled "The Law of Real Estate Agency." 181-189
- u. **Commission.** Seller and Buyer shall pay a commission in accordance with any listing or commission agreement to which they are a party. The Listing Firm's commission shall be apportioned between Listing Firm and Selling Firm as specified in the listing. Seller and Buyer hereby consent to Listing Firm or Selling Firm receiving compensation from more than one party. Seller and Buyer hereby assign to Listing Firm and Selling Firm, as applicable, a portion of their funds in escrow equal to such commission(s) and irrevocably instruct the Closing Agent to disburse the commission(s) directly to the Firm(s). In any action by Listing or Selling Firm to enforce this paragraph, the prevailing party is entitled to court costs and reasonable attorneys' fees. Seller and Buyer agree that the Firms are intended third party beneficiaries under this Agreement. 190-197
- v. **Cancellation Rights/Lead-Based Paint.** If a residential dwelling was built on the Property prior to 1978, and Buyer receives a Disclosure of Information on Lead-Based Paint and Lead-Based Paint Hazards (NWMLS Form 22J) after mutual acceptance, Buyer may rescind this Agreement at any time up to 3 days thereafter. 188-190
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 2/17/18  
Buyer's Initials      Date      Buyer's Initials      Date

 2/17/18  
Seller's Initials      Date      Seller's Initials      Date

**RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT**  
**GENERAL TERMS**

*Continued*

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Buyer's Initials

2/17/18  
Date

Buyer's Initials

Date

  
Seller's Initials

2/17/18  
Date


Seller's Initials 3/1/18


Date

**RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT**  
**GENERAL TERMS**

*Continued*

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Buyer's Initials      Date      Buyer's Initials      Date

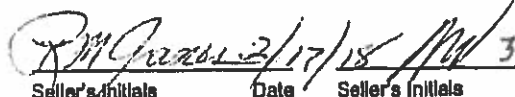
 2/17/18 28 3/7/18  
Seller's Initials      Date      Seller's Initials      Date

**RESIDENTIAL REAL ESTATE PURCHASE AND SALE AGREEMENT  
GENERAL TERMS**

*Continued*

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 2/17/18  
Buyer's Initials      Date      Buyer's Initials      Date

 2/17/18 MW 3-8-18  
Seller's Initials      Date      Seller's Initials      Date

**ADDENDUM / AMENDMENT TO PURCHASE AND SALE AGREEMENT**

The following is part of the Purchase and Sale Agreement dated February 17, 2018 1  
between Secured Investment Corp ("Buyer") 2  
Buyer Buyer  
and Lola M Howard ("Seller") 3  
Seller Seller  
concerning 1020 E Sanson Spokane WA 99207 (the "Property"). 4  
Address City State Zip

IT IS AGREED BETWEEN THE SELLER AND BUYER AS FOLLOWS: 5

This agreement is subject to review of title and elimination of all outstanding liens, judgments, fines or code enforcement obligations in an amount not to exceed \$5,000. 6  
7

Subject to Physical inspection by Lee Arnold within 24 hours of settlement. 8  
9

Subject to title company's ability to pull title and close within 7 days of mutual acceptance. 10  
11

Seller is not represented by agency and is encouraged to seek legal council or agency at sellers expense. 12  
13  
14

Seller is to receive cash at closing in the amount of \$12,500. All closing costs above \$12,500 will be paid by buyer 15  
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Lee Arnold is the CEO of Secured Investment Corp. (SIC). He sits on the board of two private equity funds managed by SIC: Secured Investment High Yield Fund I and Secured Investment High Yield Fund II. A portion of the equity funds are utilized for the purchase, renovation and resale of distressed properties. He is the Managing Member of Escalade Properties, LLC, a real estate holding company, which holds distressed properties. He is the owner of Arnold Professional Holdings, a licensed, bonded and insured General Contractor contracted to oversee construction on distressed properties. Lee Arnold is a licensed real estate agent with Keller Williams Spokane and the managing member of The Lee Arnold Team, the listing agent for the Seller. 20  
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ALL OTHER TERMS AND CONDITIONS of said Agreement remain unchanged. 31

[Signature] 2/17/18 [Signature] 2/17/18  
Buyer's Initials Date Buyer's Initials Date Seller's Initials Date Seller's Initials Date



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 2/17/18  3/7/18  
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Buyer's Initials Date Buyer's Initials Date

 2/17/18  2/17/18  
Seller's Initials Date Seller's Initials Date

**FIRST AMERICAN TITLE INSURANCE COMPANY**  
**Exhibit "A"**

Vested Owner: Rebecca M. Janes as to a life estate and Walt N. Vaudrey as to the remainder

Real property in the County of Spokane, State of Washington, described as follows:

LOTS 10 AND 11, BLOCK 6, EAST KENWOOD, ACCORDING TO PLAT RECORDED IN VOLUME "F" OF  
PLATS, PAGE 23, IN THE CITY OF SPOKANE, SPOKANE COUNTY, WASHINGTON.

Tax Parcel Number: 36324.0609

Situs Address: 1020 E Sanson Avenue, Spokane, WA 99207

\_\_\_\_\_  
BUYER

  
\_\_\_\_\_  
SELLER

\_\_\_\_\_  
BUYER

\_\_\_\_\_  
SELLER

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Situs Address: 1020 E Sanson Avenue, Spokane, WA 99207

\_\_\_\_\_  
BUYER

\_\_\_\_\_  
SELLER

\_\_\_\_\_  
BUYER

*Donna C. Merri*  
\_\_\_\_\_  
SELLER

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Situs Address: 1020 E Sanson Avenue, Spokane, WA 99207

\_\_\_\_\_  
BUYER

*Susan Mary Elizabeth Stoncliff*  
SELLER *(2)* *Susan Mary Elizabeth Stoncliff*

\_\_\_\_\_  
BUYER

\_\_\_\_\_  
SELLER

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\_\_\_\_\_  
BUYER

\_\_\_\_\_  
BUYER

\_\_\_\_\_  
SELLER

\_\_\_\_\_  
SELLER

*Stephen J. Kocourek* 3-8-18