



397 SW Upper Terrace Dr., Bend, OR 97702
Phone: 541-389-2120 Fax: 541-389-2180

Agent for Old Republic National Title Insurance Company

PRELIMINARY REPORT
Schedule A

Escrow Officer: **Rebecca E. Felix**
Title Officer: **Jud Klinger**

Title Order: **DE19277**
Re Your: **1223175991**

Property Address:

52640 Huntington Road
La Pine, OR 97739

Dated as of **March 23, 2023** at 8:00 a.m.

POLICY OR POLICIES TO BE ISSUED:

	<u>Amount</u>	<u>Premium</u>
a. ALTA Loan Policy 2021 – Extended (SHORT TERM)	\$180,000.00	\$683.00

Proposed Insured:
United Wholesale Mortgage LLC, ISAOA/ATIMA

Endorsements OTIRO 209, 208.1, 222-06 \$100.00

The estate or interest in the land described herein and which is covered by this report is:

FEE SIMPLE

The estate or interest referred to herein is at date of report vested in:

Keith Joseph Hackbarth, as to an undivided 50% interest and Edward Rivera, as to an undivided 50% interest

The land referred to in the report is situated in the County of Deschutes, State of Oregon, and is more fully described as follows:

Tract 14B of LAZY RIVER SOUTH TRACTS, Records of Deschutes County, Oregon.

Authorized Signature

SCHEDULE B

GENERAL EXCEPTIONS:

- A. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records; proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
- B. Facts, rights, interests or claims which are not shown by the public records but which could be ascertained by an inspection of the land or by making inquiry of persons in possession thereof.
- C. Easements, or claims of easement, not shown by the public records; reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
- D. Any encroachment (of existing improvements located on the subject land onto adjoining land or of existing improvements located on adjoining land onto the subject land), encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the subject land.
- E. Any lien, or right to a lien, for services, labor, material, equipment rental or workers compensation heretofore or hereafter furnished, imposed by law and not shown by the public records.

SPECIAL EXCEPTIONS:

- 1. Real Property Taxes levied by Deschutes County, including interest, penalty and statutory foreclosure costs and special assessments, if any, after delinquency:

Year: **2022-2023**
Full Amount: **\$4,879.06**
Amount Owning: **\$0.00 - PAID IN FULL**

Account No.: **127048**
Map and Tax Lot No.: **211035AD00900**

Note: Inquiries may be directed to: Deschutes County Treasurer--541-388-6540
For further information please visit <https://www.deschutes.org/finance/page/property-tax-collection>

- 2. Real Property Taxes levied by Deschutes County, including interest, penalty and statutory foreclosure costs and special assessments, if any, after delinquency:

Year: **2022-2023**
Full Amount: **\$32.12**
Amount Owning: **\$0.00 – PAID IN FULL**

Account No.: **249936**
Map and Tax Lot No.: **211035AD00900**

Note: Inquiries may be directed to: Deschutes County Treasurer--541-388-6540
For further information please visit <https://www.deschutes.org/finance/page/property-tax-collection>

- 3. Any unpaid assessments or charges, and liability for future assessments or charges, by the **CITY OF LA PINE**. No inquiry has been made as to the status of said charges or assessments, if any. Investigation as to the status of assessments, if any can be made by faxing a request for information to the City of La Pine at 541-536-1462.

*It is our understanding that charges, per request, may apply.

4. Deed of Trust and the terms and conditions thereof:

Grantor: Keith Joseph Hackbarth, as to undivided 50% interest and Edward Rivera, as to an undivided 50% interest
Trustee: Krista L. White, ESQ. Bishop, White, Marshall & Weibel, P.S.
Beneficiary: Mortgage Electronic Registration Systems, Inc. (MERS), solely as nominee for lender and lender's successors and assigns; lender is United Wholesale Mortgage, LLC
Original Amount: \$325,000.00
Dated: November 10, 2022
Recorded: November 15, 2022
Book - Page: [2022-40682](#)

5. All covenants, conditions, restrictions, easements, or other servitudes, if any, as disclosed by the recorded plat of [LAZY RIVER SOUTH TRACTS](#).

6. Easement and the terms and conditions thereof:

Grantee: Midstate Electric Cooperative, Inc., a cooperative corporation
Recorded: December 2, 1952
Book - Page: [102-513](#)
Area affected: Affects a portion of said premises

7. Covenants, Conditions and Restrictions imposed by instrument:

Recorded: October 11, 1968
Book - Page: [161-297](#)

Said covenants, conditions and restrictions have been modified by instrument:

Recorded: December 17, 1968
Book - Page: [162-320](#)

Said covenants, conditions and restrictions have been modified by instrument:

Recorded: July 22, 1969
Book - Page: [165-642](#)

Omitting any covenants or restrictions, if any, based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.

8. Any extended coverage policy will be subject to matters disclosed by an accurate survey unless one of the following is authorized or furnished to the company for review and approval:

1. Site inspection by Deschutes Title Company, or
2. Inspection report, or
3. Foundation survey

Any extended coverage policy will be subject to matters which could be determined by an inspection of said premises. This exception will be removed upon execution of an acceptable form of affidavit furnished by the company at the time of closing.

CONTINUED...

Any extended coverage policy will be subject to liens for services, labor or material heretofore or hereafter furnished as imposed by law and not shown by the public records. This exception can be removed upon a showing, sufficient to the company that no material has been furnished or labor performed on the property. In the event of an existing improvement this may be done with an affidavit furnished by the company at the time of closing. In the event of new construction it will require satisfactory evidence that construction liens will not be filed and the payment of an additional premium.

In the event that this transaction involves new construction, without Early Issue, the following exceptions will appear on the forthcoming Extended Coverage Lenders Policy:

A. Any Encroachments, unrecorded easements, violations of conditions, covenants and restrictions, discrepancies, conflicts in boundary lines, shortage in area, or any other matters which a correct survey would disclose.

B. Statutory Liens for labor or materials, including liens for contributions due to the State of Oregon for unemployment compensation and for worker's compensation, which have now gained or hereafter may gain priority over the lien of the insured mortgage, which liens do not now appear of record.

END OF SPECIAL EXCEPTIONS

NOTES:

- a. To view documents mentioned in this report, you can click on the blue hyperlink and the image of that document will appear. To view our Underwriter's Privacy Policy, please click on this link:
<http://www.deschutescountytitle.com/privacy-policy-2/>

If for some reason the image is not available, or you do not have access to a computer, please request a copy from the Title Officer identified on the top left of the first page of this report.

- b. According to the County Tax Assessor's records, the address of said property is:

**52640 Huntington Road
La Pine, OR 97739**

- c. We find no pertinent matters of record against **Keith Joseph Hackbarth and Edward Rivera**, the forthcoming borrower(s)/buyer(s).
- d. We find the following conveyances affecting said property recorded within 24 months of the effective date of this report:

Deed and the terms and conditions thereof:

Grantor: Vicki L. Ring
Grantee: Ring Family Revocable Living Trust dated June 10, 2021, Vicki L. Ring, Trustee
Recorded: June 18, 2021
Book - Page: [2021-36635](#)

Deed and the terms and conditions thereof:

Grantor: Vicki Lee Ring, Trustee of the Ring Family Revocable Living Trust dated June 10, 2021
Grantee: Keith Joseph Hackbarth, as to an undivided 50% interest and Edward Rivera, as to an undivided 50% interest
Recorded: November 15, 2022
Book - Page: [2022-40681](#)

END OF SCHEDULE B

JK/JK

PRELIMINARY REPORT

SCHEDULE C

The following matters will not be listed as Special Exceptions in Schedule "B" of the Policy to be issued pursuant to this report. Notwithstanding the absence of a Special Exception in Schedule "B" of the Policy to be issued, there will be no coverage for loss arising by reason of the matters listed below because these matters are either excepted from coverage under the General Exceptions section of Schedule "B", excluded from coverage under the Exclusions from Coverage or are not matters for which coverage is afforded under the insuring clauses of the Policy.

NOTES TO CLOSER:

1. Requirements: Payment of cancellation fee in accordance with our filed Rate Schedule, to be imposed if this transaction is canceled for any reason.
2. This Report shall not obligate the Company to issue any Endorsement. All Endorsements to be issued must be agreed to by the Company and appropriate for the estate insured.
3. Any sketch or map enclosed as an attachment herewith is furnished for information purposes only to assist in property location with reference to streets and other parcels. No representation is made as to accuracy and the Company assumes no liability for any loss occurring by reason of reliance thereon.
4. Deschutes County recording charges are as follows:
 1. \$93.00 for the first page of the document
 2. \$5.00 for each additional page
 3. \$5.00 e-recording fee per document.

Additional fees will be imposed by the County Clerk if a document presented for recording fails to meet the requirements imposed by ORS Chapter. 205.

5. The above captioned description may be incorrect, because the application for title insurance contained only an address and/or parcel no. Prior to closing, all parties to the transaction must verify the legal description. If further changes are necessary, notify the company well before closing so that those changes can be reviewed. Closing instructions must indicate that the legal description has been reviewed and approved by all parties.

END OF SCHEDULE C

Scan the QR Code below for how to read a Preliminary Title Report or use this link:

<https://deschutescountytile.com/how-to-read-a-prelim/>





FACTS

WHAT DOES OLD REPUBLIC TITLE
DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and employment information • Mortgage rates and payments and account balances • Checking account information and wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old Republic Title share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions

Go to www.oldrepublictitle.com (Contact Us)

Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

What we do	
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit http://www.OldRepublicTitle.com/newnational/Contact/privacy .
How does Old Republic Title collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Give us your contact information or show your driver's license • Show your government-issued ID or provide your mortgage information • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below for your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Old Republic Title does not share with non-affiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Old Republic Title doesn't jointly market.</i>

Other Important Information

Oregon residents only: We are providing you this notice under state law. We may share your personal information (described on page one) obtained from you or others with non-affiliate service providers with whom we contract, such as notaries and delivery services, in order to process your transactions. You may see what personal information we have collected about you in connection with your transaction (other than personal information related to a claim or legal proceeding). To see your information, please click on "Contact Us" at www.oldrepublictitle.com and submit your written request to the Legal Department. You may see and copy the information at our office or ask us to mail you a copy for a reasonable fee. If you think any information is wrong, you may submit a written request online to correct or delete it. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

Affiliates Who May be Delivering This Notice

American First Abstract, LLC	American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.
eRecording Partners Network, LLC	Genesis Abstract, LLC	Kansas City Management Group, LLC	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mara Escrow Company	Mississippi Valley Title Services Company	National Title Agent's Services Company
Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Exchange Company	Old Republic National Title Insurance Company	Old Republic Title and Escrow of Hawaii, Ltd.
Old Republic Title Co.	Old Republic Title Company of Conroe	Old Republic Title Company of Indiana	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma
Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee	Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.
Old Republic Title, Ltd.	Republic Abstract & Settlement, LLC	Sentry Abstract Company	The Title Company of North Carolina	Title Services, LLC
Trident Land Transfer Company, LLC				