

FILED

NO. 326098

APR 13 2015

COURT OF APPEALS
DIVISION III
STATE OF WASHINGTON
By _____

COURT OF APPEALS, DIVISION III OF THE
STATE OF WASHINGTON

LEWIS RUDOLPH; MORGAN

Appellant

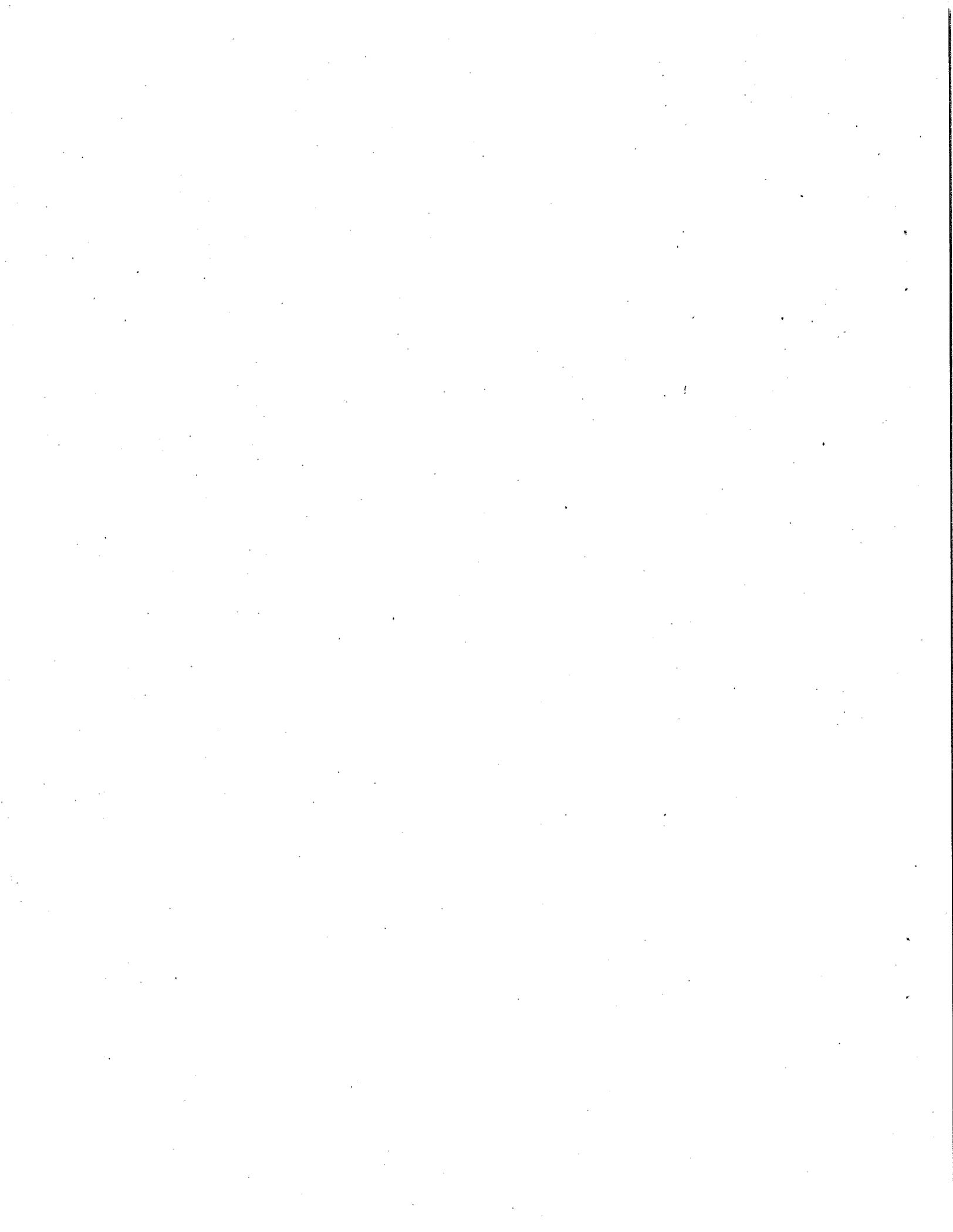
v.

STEVEN P. ADAMS, ET AL

Respondents

BRIEF OF APPELLANT LEWIS RUDOLPH; MORGAN

Lewis Rudolph; Moran
PO Box 42044
Portland, OR 97242



IN THE COURT OF APPEALS OF THE STATE OF WASHINGTON DIV III

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Lewis Rudolph; Morgan,
Plaintiff,

FILED

COA: 326098

APR 13 2015

Vs.

COURT OF APPEALS
DIVISION III
STATE OF WASHINGTON

RAP 10.3 (a) and 4.2 b

13.4(d)
~~Direct Review of Admin.~~

Steven Patrick Adams et al,
Defendants,

generally the Superior Court may, on it's
discretion and initiative enlarge or shorten
the time which an act must be done to

serve the ends of justice,

PLEASE DO SO DILLIGENTLY.

INTRODUCTION

- I. This Suit is brought under the statutory provisions of Constitutional Rights (STANDING TO SUE DOCTRINE), Real estate contract laws (Corbin Contracts)(Proximate Clause) and proof of defraud promoted by Stevens County Title, Christopher A. Montgomery and Steven Patrick Adams et al, knowing and willing absorbed all equity and mortgage interest Lewis Rudolph; Morgan has ever invested, Mr. Morgan specifically contracted a known contingency agreement by and threw Mr. Adams and Firm known as Skok and Monasmith the REC creators and assigned all debt and interest to be paid to Mr. Morgan (the Maker)
- II. Whereas; STGC and SCTC allowed defraud of Mr. Morgan's interest and equity also is allowing the assigned contract to Mr. Adams as seller (instead of Buyer) and interest was not Assignable stated on pg. # 3 Of 4 Financing Addendum REC Between Seller Morgan and Buyer Adams line 13 Buyer may not assign interest without Sellers permission and 20 (h) Survival of the General Provisions in REC contract agreed by both parties, Mr. Morgan assumed 50% of the assumption since loan was private lender known as Lewis Rudolph; Morgan (Maker) the contract for Mr. Adams debt and has paid \$265.00 a month after as up-keep for home never purchased by

IN THE COURT OF APPEALS OF THE STATE OF WASHINGTON DIV III

30 Mr. Adams also, Orient, WA. Property Purchased in full see check issued 5/25/00 to
31 Adams from Morgan check number 9588 (\$38,984.05) original \$25,658.52 was 20%
32 of 110,000.00 financed to Mr. Adams from Mr. Morgan , See Copies attached:

33 Pg.'s [Exhibits - B1 and B2] Appendix A 14 and
34 [REC] Financing Addendum
35

36
37 III. SURVIVAL is everlasting as stated on the General Provisions of Sellers (Morgan)
38 Financing Addendum.

39 The Contract Controls the Terms of The Sale of The Property Known as 4725 Mattson Cr. Rd.
40 Boyd's, WA. (AKA- 4725 Mattson Cr. Rd. Kettle Falls, WA. 99141, also 39 Mattson Cr. Rd.
41 Kettle Falls, WA.) This was done to fraud Morgan on second Loan received by Mr.
42 Adams. See Proceeds of Buyers Finance Pg. # 1 of 4 and contingency of contract
43 controlling the terms Sellers House is Sold \$500.00 held in trust Skok and Monasmith
44 Trust Account and True Escrow held with STEVENS COUNTY TITLE COMPANY per
45 proceeds and interest.

46 All Property that was known as 1313 Townsend Ave. Orient Township, Washington State,
47 Exempt Zip Code, Changed to 124 4th avenue to allow the Breach of Contract by Adams et
48 al, by way of defraud, embezzlement and elder abuse.

49 Copies of all are attached and Breach of Contract by all parties interested are involved as
50 Morgan is defrauded to no ends, an irrefutable/irreplaceable loss of equity, interest and
51 rights to lands by way of Mr. Montgomery unlawfully Forfeiting rights of parties without
52 breach occurring, and at same time Mr. Adams assigning what was not rightfully his.

53
54 These are the REC terms and Conditions along with provisions of Mortgage Clause Interest
55 payable for losses threw insured, this is a Contingency of Sale REC. No Interest was Mr.
56 Adams to assign; all belongs to Mr. Morgan's see enclosed documents paying Mr. Adams in
57 Full while Mr. Morgan only receives \$25,000.00 of \$110,000.00 contingent on contract
58 agreement REC. Escrow Holder STGC. STUART TITLE GAURENTEE states on record Mr.
59 Adams never Filed a Breach of Warranty Claim Against Mr. Morgan to this day.

60 10.3 (a) (3)

IN THE COURT OF APPEALS OF THE STATE OF WASHINGTON DIV III

62 IV. ASSIGNMENTS OF ERROR

- 63
- 64 1. The trial Court Erred in allowing the defendants to be more than 20 minutes late
- 65 without notice to plaintiff and courts timely as Rule SAR
- 66 Provides for.
- 67 2. The trial Court erred when not following REC and Corbin Contracts
- 68 specifically outlining rules and statutory provisions in agreement
- 69 between controlling party,
- 70 Washington State Real Estate Contract Laws (ignored),
- 71 Mr. Adams never provided clear title to property knowing and willing.
- 72 3. Whereas STGC states Mr. Adams and Mr. Montgomery never filed a
- 73 Breach of Contract Warranty against Mr. Morgan No Validity was in the
- 74 defendant's possession and illegal acts were taken to deprive an elder of
- 75 his right to property PIF as well as misrepresentation of contract by
- 76 Montgomery and The Bells owners of STEVENS COUNTY TITLE COMPANY.
- 77 Also all Amortizations (basis of Diminishing Principal Balance all Principal
- 78 Payment) of those contracts and accounts were interpreted to prevent
- 79 access to Morgan's Properties, stated any construction done must be
- 80 approved by Mr. Morgan pg. #1 Of 2 line 4(A) Financing Addendum states
- 81 Morgan will Grant Permission for Inspection and Repairs at his discretion.

82

83

84 Issues Pertaining to Assignment of Error

- 85 1. PIF property that an owner recently was cleaning and
- 86 preparing to remodel is not abandoned, Mr. Morgan has a
- 87 friend care taking that was harassed by Mr. Adams and
- 88 allowed by sheriffs to bully off property not 3 months after
- 89 Mr. Morgan attempted to start cleaning up after the
- 90 harassment already taking place by the ET AL involved renters
- 91 now to Mr. Adams et al. The Forfeiture is not abandonment
- 92 and Mr. Morgan owed Mr. Adams Nothing.

IN THE COURT OF APPEALS OF THE STATE OF WASHINGTON DIV III

- 94 2. REC states property will be provided to Mr. Morgan free and
95 clear of all encumbrance's and debt owed by seller this was
96 never accomplished and completed as designated on first
97 page of REC.
98
99 3. Contingency Clause was never fulfilled by Escrow Holder and
100 Purchaser of Mattson Cr. Home Mr. Morgan Never Received
101 his payments nor interest on loaned money to Mr. Adams.
102

103 V. STATEMENT OF CASE

104 This Court needs to find justice for the eyes of the victim instead of, for previous
105 decisions made without regards for jurisprudence.

106 This is fact filled and continues to haunt why, who and how this happened and no
107 matter justice cannot prevail unless good men act, this has not taken place so far
108 and Mr. Montgomery is being allowed to immorally control this matter with tardy
109 lies of insecure nature and violations of RPC's and Conflicting Interests of all parties
110 since this is the second time Mr. Montgomery and SCTG has attempted this
111 defrauding. REC for Mattson Creek PIF 4-18-98 with proceeds from Morgan Rd.

112 Home, See RSC 042501 pg's. 1-4, Financing Addendum pg's. 1 & 2.
113 also contingency, Pg # 3. 3 ALL Interest is NON- Assignable (General

114 Survival after closing] According to [REC] # 13. (Provisions
115 20(h))

116 VI. Summary of Argument

117
118 Without validity no forfeiture can legally be issued and if STGC the Agents
119 contractor has no record of Breach of Contract between buyer and seller, and
120 Absolutely no quite claim forfeiture threw Superior Court is done a reversal of the
121 trial court's decision and award of Attorneys Costs to Moving party must be
122 awarded. BREACH OF CONTRACT REC.
123

124
125 VII. Argument

126 The plaintiff is now adverse to this proceedings as well as the trial court's decision
127 to post private property with sheriff illegally, moreover; this matter was STAYED
128 by commissioner's office and no matter the expedition of this claim all is almost
129 lost based on neglect, torture, and deceit from the ones who should be the most
130 responsible in this matter.

IN THE COURT OF APPEALS OF THE STATE OF WASHINGTON DIV III

131 VI. CONCLUSION

132 Now Comes, Lewis Rudolph; Morgan Plaintiff and moving party by way of compliant against
133 Defendants/Respondents and Interloping parties listed in this matter and defrauding Mr.
134 Morgan Knowing and willing against the peace and dignity of the State of Washington. Not only
135 has a conspiracy to defraud Mr. Morgan but in the finality has loss of assets and equity by Mr.
136 Montgomery (MONTGOMERY LAW FIRM) and Mr. Bell (STEVENS COUNTY TITLE COMPANY) and
137 OLD REPUBLIC TITLE) Claiming Interest of said properties for decades never giving credits to
138 bona fide purchaser and recorded in federal and County records as Lewis Rudolph; Morgan.

139 THIS IS ALSO: Elder and Persons with Disability ABUSE by all parties involved (ADA).

140 R.C.W. 62A. 9A. 318 A & B Return of ALL Property and AWARD SPECIAL LIEN

141 Recorded ON 11-8-13 #0282683, Ferry County Records. ON pg. # A17 & A18,
142 [Response to Adams et. al.]

143 VII. APPENDIX

144 THE FACTS ARE CLEAR as to the holder of interests as provided by STUART TITLE GAURANTEE as
145 Property is Paid In Full by Mr. Morgan with Family assets also recorded Special Warranty Deed.

146 ATTACHED ARE COPIES Appedix-A17 and A18

147 Return of all Amortization's Schedule was miscalculated by parties in concern, including taxes,
148 interest and penalties including treble damages.

149 OVERTURN FERRY COUNTY JUDGMENT FOR ABANDONMENT on 6-20-14 by way of defraud and
150 misrepresentation of the laws by Evelyn Bell and Mr. Montgomery as well as Judge Allen C.
151 Neilson. The courts Erred while doing this Art. 4 Sec. 4 Claus 2 Illegal Search and Seizure of
152 persons or property by State and County. No Judicial Sale Conducted by way of Quit Claim
153 Forfeiture and/or Judicial Sale by Tax Lien by County when not in senior and disabled along with
154 deferral on the remaining land.

155 The Rights of the other parties involved here claiming interest are abolished by RCW 65.08.070
156 according to OIC compliance analysis # 1214538 also new STUART TITLE DOCUMENTS
157 attached.

158 The right to sue falls under the STANDING TO SUE DOCTORINE and the PROXIMATE CLAUSE for
159 injuries caused to Mr. Morgan and his family,

IN THE COURT OF APPEALS OF THE STATE OF WASHINGTON DIV III

160 Moreover; the Requested relief other than **RCW 62A.9A.318** but also the following ORDER(s)
161 overturned, presented by court and granted by Judge Allen Neilson then STAYED by
162 Commissioners Office in COA Div. III, then Change wrongfully to favor the criminals being
163 complained about in complaint(s).

- 164 1) Abandonment Order OVERTURNED.
165 2) REIMBURSED ALL EXPENSES INCURRED FOR SAID DEFRAUDS and Other Costs.
166 3) SPECIAL LIEN RECORDED with Ferry County (282683)
167 4) Full Disclosure of all documentation and audita quarrel of all accounts involved.
168 5) Names of all known and unknown parties living or claiming ownership of said lands,
169 Public Records.
170 6) All Contracts assigned or pertaining too, finances, permitted agricultural work, insurance
171 policies and all known rental, lease, or county duty leased properties allowed in this
172 defraud, by STEVENS COUNTY TITLE, OLD REPUBLIC TITLE, and ADAMS et.,al., in this
173 matter. Awarded Treble damages and percentages current with UCC standards of
174 Banking and Loans.
175 7) CLC Litigation Guarantee Provided to Mr. Montgomery and ADAMS, also by way of
176 defraud and for \$25,881.11 (LTSG order # 2865 by way of OLD REPUBLIC TITLE) and
177 threw STEVENS COUNTY TITLE with misrepresentation of amortization of the accounts
178 pertaining to Mr. Morgan's equity and assets. Appendix A15
179 Management of Amortizations is essential in REC for competence of all and compliance
180 with the laws of **Washington Real estate Contracts**.

181

182 TABLE OF AUTHORITIES

183 Table of Cases

184 Here is a list of alphabetically arranged, with citations complying with rule 10.4(g) and page
185 numbers were each appear in the brief. Washington cases first with others listed following.

186 R.C.W. 62A.9A.318 A&B pg # 1-11.
187 R.C.W. 65.08.070 pg # 5 of 11.
188 NO Cases only [REC] Administrative Review ^(RAP) 4.2(b).
189 Washington State Real Estate Contract Laws.
190

IN THE COURT OF APPEALS OF THE STATE OF WASHINGTON DIV III

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194

Constitutional Provisions

195 Here is a list of Constitutional Provisions listed in order and designated per page referred to in
196 brief.

197

Article 4, Section 4, Clause 2: Unlawful Entry.

198

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Statutes

206 Here is a list in order in which they appear in RCW, USC, etc.,. With page number for
207 referencing in brief were referred to.

208

R.C.W. 62A.9A.318 A+B

pg #'s 1-11

209

R.C.W. 65.08.070

pg. # 5 of 11

210

Washington State Real Estate Contract Agreement.

211

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Regulations and Rules

220

Listed as preferred by court and referenced in brief.

221

Courts discretion to perform fiduciary Responsibilities.

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N / A.

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OTHER AUTHORITIES

233

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I. Note for Introduction-

235

Controlling Terms and Conditions are Contingent
and prima facie Evidence of defraud and Embezzlement.
Most of all the Elder Abuse put upon Mr. Morgan to
SELL and The Change(s) of the address in residence(s).

236

237

IN THE COURT OF APPEALS OF THE STATE OF WASHINGTON DIV III

238 II. Assignments of Error

- 239 1. Court Motioned to dismiss Morgan(s) suit
240 w/o Prejudice and/or declared Abandonment,
241 All is Unlawful.
242 2. Privileged Communications were provided
243 so [REC] was ignored and favored County,
244 Courts, Adams [et. al.].

244 Issues pertaining to Assignments of Error

245 NO Breach of Warranty by way of Superior Courts
246 Judicially to Adams and Montgomery and L.T.S.G. issued
to Tax I.D. of # 6-39-23-50-13130-08-Incorrect.

247 III. STATEMENT OF CASE

248 The Correct [REC] Tax I.D. is # 6-39-23-50-1313.

249 Illegal Forfeiture w/o validity to Claim.

250
251 Overturn and Modify Decision Granted,
252 by Trial Court. Mandate "STAY" in Competence
253 and Compliance with all Laws, [Noted or otherwise].

254
255
256 IV. SUMMARY OF ARGUMENT

257 The property Sold to Morgan by Adams has never been
258 free of Encumbrances, Nor ever planned to give
259 Clear Title to estate to Maker. MR. Morgan is
260 entitled to his estate(s) Mr. Adams et. al. has stolen
w/o due process affected by Courts. Planned by Bell
and Counsel.

IN THE COURT OF APPEALS OF THE STATE OF WASHINGTON DIV III

261 Amortizations: Changed from diminishing principal
262 balance to ALL INTEREST PAYMENTS, Then Reversed
263 to allow correct calculations, Morgan always led to
264 think [Never Paid In Full] Has to SELL.

265

266

267 V. ARGUMENT

268 The Responsibility to Calculate accurately falls to
269 the Escrow Agent and interloping / Contract Breaching
270 Escrow Holder of True Trust Account for Mr. Morgan,
271 Consequently Mr. BELL conflicted his own Companies
272 Interest(s) in this Closing and Now Court Matter(s).

273

274

275 IV. CONCLUSION

276 This is all known as Breach of Contract and
277 defrauded, "When is Morgan going to get a day in
278 Court" and how long is it going to take?

279

280 Spokane Court of Appeals may make motions in behalf
281 of Justice and rightful ownership of said propertie(s),
282 also "STAY" Mandated to lower Trial Court that's
283 Conflicted its interests so horribly in this instance.
OVERTURN WRONGFUL ACTS.

4/23/2015

Lewis Rudolph; Morgan ^{RAM}

IN THE COURT OF APPEALS OF THE STATE OF WASHINGTON DIV III

284 Lewis Rudolph; Morgan,)
 285 And family estate,) Declaration of Service and Mailing:
 286)
 287 Vs.)
 288) FERRY COUNTY CASE # 14-2-0032-8
 289 STEVEN PATRICK ADAMS, et., al.,) COA # 326098
 290)
 291)
 292) Declaration of service:

293 I swear all to be true correct, complete and not misleading under penalty of perjury on this
 294 9th day of April 2015 I personally served the following parties:

296 FERRY COUNTY SUPERIOR COURT:	ALL SERVED BY:
297 350 E. Delaware Stp. # 4 Republic, WA.	U.S. MAIL <input checked="" type="checkbox"/>
298	OTHER ()
299 COURT OF APPEALS WASHINGTON STATE	
300 500 N Cedar ST. Spokane, WA.	
301	
302 CHRIS A. MONTGOMERY counsel for defendant(s)	
303 344 E. Birch St. P.O. Box 269 Colville, WA 99141-0269	

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APPENDIX

A1 - A3 : Closing Letter(s) - Sale of
Real Stevens County Property, Sale Complete
[PIF] from Morgan to Adams.

A4 - : Sale of Buyer(s) Property -
Contingency Controlled by [Maker]
Lewis Rudolph; Morgan.

A5 - A6 : Financing Addendum - Maker(s) proceeds
USED TO FINANCE.

A7 - A10 : Controlling Term(s) and Sale Contingency
Of Buyer(s) Property - Maker(s) interest.
- Please see: REC pg # 3, Line 13 Assigned Interest.
ALSO SURVIVAL - General Provisions
Line 20, Section (h) After Closing.
NO Assigned Interest w/o both parties Consent.

A11 : TRUST Account - Orient, WA. [PIF],
Check # 9588 from Morgan to Adams.
See: Personal gain to defraud Morgan by and
threw Stevens County Title Company (Mr. Bell).

APPENDIX

A12-A13 : Good Faith Estimate -
See: Buyer(s) proceeds used for
Adams financing - [Morgan is Maker].

A14- : HUD Uniform Settlement
Statement : 4725 Mattson Cr. Rd.
Kettle Falls, WA. 99141
Loan # 01-0120-002492426-8
Obtained by Maker and loaned to Payor Adams.

A15- : Example of Mis-calculation by STEVENS
COUNTY TITLE, LLC., for personal gain and
Assigned Interest NOT ALLOWED IN [REC].
4725 Mattson Cr. Rd. Boyds, WA. (AKA Kettle Falls, WA),
Contract Fullfillment and [REC] Contract Recorded
on 4/16/98 via Ferry County Records # 247033
between Morgan and Oswin, [PIF].

A16- : The Agents Letter from O.I.C. Compliance Analysis
showing Breach of Contract by Partie(s) (et. al.).

A17-A18 : SPECIAL LIEN RECORDED -
Ferry County Records 11/8/13 # 0282683.

McGRANE & SCHUERMAN
ATTORNEYS AT LAW

David E. McGrane
Charles P. Schuerman

Town Center Building, Suite 304
298 South Main
Colville, WA 99114

(509) 684-8484
FAX (509) 684-5805

October 22, 1998

Lewis Rudolph; Morgan
4725 Mattson Creek Road
Boyd, WA 99107

RE: Oswin/Morgan Closing

Dear Mr. Morgan:

Enclosed are the following documents in connection with the above-referenced real estate transaction:

1. Original Title Policy;
2. Copy of unrecorded Statutory Warranty Deed, the original of which is being held in escrow;
3. Copy of recorded Real Estate Contract, the original of which is being held in escrow; and
4. Original recorded Quit Claim Deed from Donna Morgan to yourself.

Please keep these documents with your other important papers in a place of safekeeping.

Also, please be advised that the second half of the 1998 property taxes are due on October 31, 1998. The Ferry County Assessor's Office lists your address as 23077 S. Morgan, Bend, OR 97701, and all tax statements are being forwarded to that address. You need to notify the Ferry County Assessor of your current address to ensure that your tax statements are forwarded to your current address. The phone number for the Ferry County Assessor's Office is 509-775-5205.

Thank you for doing business with our office. If you have any questions, please call.

Sincerely,

Nancy McArthur

Nancy McArthur
Closing Assistant

/nm
Enclosures

LAW OFFICES
SKOK & MONASMITH, P.S.

CHEWELAH OFFICE
NORTH 106 2ND STREET EAST
SKOK BUILDING, P.O. BOX 6
CHEWELAH, WASHINGTON 99109
(509) 935-8181
FAX (509) 935-6511

ATTORNEYS AT LAW
PHILLIP P. SKOK
PATRICK A. MONASMITH

JAMES F. IRWIN

LIMITED PRACTICE OFFICERS
LORINDA K. BAUMBARDNER
MARY BETH BRONOWSKI

SHERYL BUCKNELL, ASSISTANT
ALISON FOSTER, ASSISTANT

COLVILLE OFFICE
140 SOUTH ELM
P.O. BOX 71
COLVILLE, WASHINGTON 99114
(509) 684-1965
FAX (509) 684-3659

May 26, 2000

Lewis Rudolph; Morgan
1313 Townsend Ave.
c/o P.O. Box 1374
Orient Township, Washington State
Zip Code Exempt

Re: Sale of Stevens County, Washington Real Property

Dear Mr. Morgan:

Skok & Monasmith P.S. Colville has now completed the above-referenced transaction. Accordingly, please find the following copies of documents:

1. Notice to Parties;
2. Closing Statement; and
3. Statutory Warranty Deed.

Thank you for allowing our office to assist you on this sale. Should you have any questions regarding this transaction, please do not hesitate to contact the undersigned at the Colville office at your earliest convenience.

Sincerely,

SKOK & MONASMITH, P.S.

Mary Beth Bronowski
MARY BETH BRONOWSKI
LPO/Legal Assistant

mbb/00-172
enclosures

LAW OFFICES
SKOK & MONASMITH, P.S.

CHEWELAH OFFICE
NORTH 106 2ND STREET EAST
SKOK BUILDING, P.O. BOX 6
CHEWELAH, WASHINGTON 99109
(509) 935-8181
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MARY BETH BRONOWSKI

SHERYL BUCKNELL, ASSISTANT
ALISON FOSTER, ASSISTANT

COLVILLE OFFICE
140 SOUTH ELM
P.O. BOX 71
COLVILLE, WASHINGTON 99114
(509) 684-1965
FAX (509) 684-3659

May 26, 2000

Lewis Rudolph; Morgan
1313 Townsend Ave.
c/o P.O. Box 1374
Orient Township, Washington State
Zip Code Exempt

Re: Purchase of Stevens County, Washington Real Property
from Steven Adams

Dear Mr. Morgan:

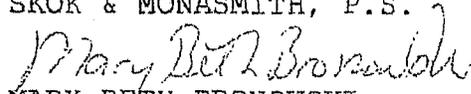
Skok & Monasmith P.S. Colville has now recorded the documents necessary to complete the above-referenced transaction. Accordingly, enclosed please the following copies of documents signed at closing:

1. Addendum to Purchase & Sale Agreement;
2. Notice to Parties;
3. Closing Statement;
4. Real Estate Contract;
5. Statutory Warranty Deed; and
6. Escrow Agreement.

A copy of the recorded Real Estate Contract, together with the Paid Real Estate Excise Tax Affidavit and Original Policy of Title Insurance will be forwarded to you once we have received them. Until then, if you have any questions regarding this purchase, please feel free to contact the undersigned at our Colville office at your earliest convenience.

Sincerely,

SKOK & MONASMITH, P.S.


MARY BETH BRONOWSKI
LPO/Legal Assistant

mbb/00-173
enclosures

A3

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SALE OF BUYER'S PROPERTY CONTINGENCY

Purchase and Sale Agreement No. RSC042501
Addendum No. 1S

THIS SALE OF BUYER'S PROPERTY CONTINGENCY ADDENDUM ("Sale Addendum") is entered into this 25th day of April, 2000 between STEVEN P ADAMS ("Buyer") and Lewis Rudolph; Morgan ("Seller") and modifies and supplements that Purchase and Sale Agreement dated April 25, 2000 ("Agreement").

- 1. CONTINGENCY.** This Agreement is contingent upon and subject to the Buyer entering into an agreement to Buyer's Property located at 1313 TOWNSEND AVE, City of ORIENT, State of WA ("Buyer's Property"), on or before June 02, 2000. The Seller may elect to terminate this Agreement and return the Buyer's earnest money deposit if the Buyer fails to provide written notice that this contingency has been satisfied or waived by this date. The Buyer's written notice of satisfaction must include a complete copy of the Purchase and Sale Agreement for the sale of the Buyer's Property.
- 2. LISTING OF BUYER'S PROPERTY.** If the Buyer does not currently have the Buyer's Property listed, Buyer agrees to list Buyer's Property with a real estate broker within five (5) days of mutual acceptance of this Agreement. The Buyer agrees to keep the Buyer's Property listed during the term of this Agreement. The Buyer shall provide a copy of the listing to the Seller.
- 3. FAILURE TO CLOSE - BUYER'S PROPERTY.** This Agreement shall terminate and the Buyer shall be entitled to the return of its earnest money deposit if the sale of the Buyer's Property fails to close through no fault of Buyer.
- 4. EFFECT OF BUYER'S WAIVER.** Notwithstanding any other closing date set forth in the Agreement, if the Buyer waives this contingency without accepting an offer on the Buyer's Property, this Agreement shall close within 30 days (30 days if not filled in) of the Buyer's written notice of waiver. If the Buyer fails to close this Agreement with the said period for any reason, including failure to satisfy any remaining contingencies of Agreement, the Buyer shall be considered in default.
- 5. SELLER'S CONSENT REQUIRED ON SALE OF BUYER'S PROPERTY.** The Buyer must obtain the Seller's prior written consent to accept any offer to buy Buyer's Property:
 - (a) that contains a contingency for the sale of the offeror's property; and/or
 - (b) that includes a closing date later than the closing date for this Agreement.

NOTICE: If the Buyer accepts an offer in violation of the terms of this paragraph without Seller's prior written consent, the Buyer shall be considered in default and Seller may elect to terminate this Agreement.

- 6. BUMP CLAUSE - SELLER'S CONTINUED MARKETING.** The Buyer acknowledges that the Seller will continue to actively market the Seller's property until the Buyer notifies the Seller that the Buyer has satisfied or waived this contingency. If the Seller receives a backup offer prior to the Buyer's notice of satisfaction or waiver, the Seller shall give the Buyer 3 days (3 days if not filled in) written notice of Seller's intent to accept the new offer.

If the Buyer is able to satisfy or waive this contingency within the bump period by giving the Seller written notice, the Buyer may proceed to close this transaction. The Buyer's written notice of satisfaction must include a complete copy of the Purchase and Sale Agreement for the sale of the Buyer's Property. If no notice is received from the Buyer, this Agreement shall terminate and the earnest money shall be returned to the Buyer.

BUYER:

Steven P Adams
STEVEN P ADAMS

SELLER:

Lewis Rudolph; Morgan
Lewis Rudolph; Morgan

DATE: 4/26/00

COPYRIGHT Washington Association of REALTORS® 11/99, Form A-102

DATE: 4/26/00

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FINANCING ADDENDUM

Purchase and Sale Agreement No. RSC042501
Addendum No. 1F

THIS FINANCING ADDENDUM ("Addendum") is entered into this 25 day of April 2000
between STEVEN F ADAMS
("Buyer") and Lewis Rudolph Morgan ("Seller")
and modifies and supplements that Purchase and Sale Agreement between the Buyer and the Seller dated April 25, 2000
("Agreement").

THE BUYER AND THE SELLER AGREE AS FOLLOWS:

1. **TYPE LOAN/DOWN PAYMENT:** The Buyer shall pay \$ _____ or % 20 %
down, including receipted earnest money and the balance of the sale price from a conventional FHA VA private loan for
not less than \$ 88,000.00 at an interest rate of not more than _____
percent (_____ %) for a term of not less than _____ years (30 years if not filled in).
2. **LOAN APPLICATION - BUYER'S DUTY TO ACT IN GOOD FAITH:** The Buyer shall make application for the loan within 5
days (3 days if not filled in) of mutual acceptance of this Addendum. The Buyer shall use best efforts and act in good faith to obtain
financing in a timely manner under this contingency.
3. **FINANCING DEADLINE/SELLER TERMINATION NOTICE:** If within 35 days (30 days if not filled in) of mutual
acceptance of this Addendum the Buyer has not given written notice that Buyer has waived this contingency, the Seller may elect to
terminate the Agreement upon three (3) days notice to the Buyer. If the Buyer does not waive this contingency within three (3) days
of Seller's notice, the Agreement shall terminate and the earnest money shall be returned to the Buyer.
4. **INSPECTIONS/REPAIRS:**
 - A. **Inspection May Be Required.** The Seller shall permit access for any inspections required to process the Buyer's loan
application, including, but not limited to general structural, hazardous waste, pest, heating, plumbing, roof, electrical, septic system
and well water. The lender, as a result of such inspections, may require that the Property comply with the housing code and other
governmental requirement of the city or county in which the Property is located.
 - B. **Inspection Cost.** The cost of any inspections required by the lender, FHA or VA as a condition of loan approval shall be paid by
the Buyer Seller, unless otherwise required by governmental regulations, not to exceed \$ _____.
 - C. **Work Orders.** If the Buyer's loan is conditioned on Property repairs or pest control measures, the Seller agrees to perform such
repairs or measures prior to closing and pay up to \$ _____. (If this blank is not filled in, the amount is zero.) If the cost of
repairs is equal to or less than the stated amount, Seller may hire contractors, at the Seller's discretion, to complete the repairs. If
the cost of repairs exceeds the stated amount, and the Buyer and the Seller fail to negotiate a mutually acceptable resolution within
7 days (7 days if not filled in) from the Buyer's receipt of work orders, the Agreement shall terminate, and the earnest
money shall be returned to the Buyer. If necessary, the Closing Date shall be extended by a period necessary to allow completion of
negotiation plus an additional 3 days (3 days if not filled in).
 - D. **Seller's Obligation to Repair.** The Seller acknowledges that the Seller may be required to complete repairs imposed by the city
or county housing code as a result of any inspection(s).
5. **LOW APPRAISAL:**
 - A. **Seller's Option.** If the lender's appraisal of the Property is less than the sale price, then Buyer must provide the Seller with
written notice of the low appraisal within three (3) days of Buyer's receipt of notification of the low appraisal. The Seller shall have
10 days (10 days if not filled in) from receipt of Buyer's notice of the low appraisal to: 1) obtain at Seller's expense a
reappraisal by the same appraiser or another appraiser acceptable to the lender in an amount not less than the sale price; or 2)
consent in writing to reduce the sale price to equal the higher of the appraisal or reappraisal; or 3) refuse to lower the sale price to the
appraised value.
 - B. **Buyer's Response.** Upon the earlier of: 1) the Seller's written notice of an unacceptable reappraisal or refusal to accept a
purchase price equal to the appraisal to the Buyer; or 2) the expiration of the Seller's time to obtain a new appraisal, the Buyer may
elect, within 3 days (3 days if not filled in) to (i) terminate the Agreement upon notice to the Seller, and obtain a refund of the
earnest money less the costs for appraisal fee, credit report, and cancellation fees, if any or (ii) pay the difference between the sale
price and the highest appraisal in cash at closing.
 - C. **Buyer's Obligation/Closing Date.** The Buyer shall be obligated to purchase at the reduced price unless this Agreement is
conditioned upon FHA/VA financing in which case the applicable FHA/VA regulations shall control. The Closing Date shall be
extended up to sixteen (16) days to allow for the foregoing notice periods plus an additional 3 days (3 days if not filled in) if the
sale is not terminated.

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OPTION:

6. FHAVA PROVISIONS:

A. FHAVA Loan Costs. IF THIS SALE IS CONDITIONED ON THE BUYER OBTAINING A FHA OR VA LOAN, THE SELLER AGREES TO PAY SUCH PORTION OF BUYER'S LOAN COSTS AS BUYER IS PROHIBITED FROM PAYING UNDER APPLICABLE FHAVA REGULATIONS TOGETHER WITH A LOAN DISCOUNT FEE, NOT TO EXCEED _____ % OF BUYER'S LOAN AMOUNT (INCLUDING THE MORTGAGE INSURANCE PREMIUM) OR \$ _____ WITH AN INITIAL INTEREST RATE OF _____ % PER ANNUM.

B. FHAVA - Appraisal Certificate. If this Agreement is conditioned on Buyer obtaining FHA or VA financing, the Buyer shall not be obligated to complete the purchase of the Property unless the Buyer is in receipt of a written statement issued by FHA or VA stating that the appraised value of the Property (excluding closing costs) is not less than the purchase price.

C. FHAVA Low Appraisal. Notwithstanding any other provision of the Agreement, Buyer shall not be obligated to complete the purchase of the Property or to incur any penalty by forfeiture of earnest money deposit or otherwise unless Buyer has been given in accordance with HUD/FHA or VA requirements a written statement by the Federal Housing Commissioner, Department of Veterans Affairs, or a Direct Endorsement lender setting forth the appraised value of the Property of not less than the purchase price. The Buyer shall have the privilege and option of proceeding with consummation of the Agreement without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage that FHA or VA will insure and is not intended to warrant the value nor the condition of the Property. Buyer should satisfy himself/herself that the purchase price and condition of the Property are acceptable.

Note: This Addendum supersedes any conflicting terms in the Agreement, and all other terms of the Agreement which have not been modified or superseded by this Addendum are ratified and shall remain in full force and effect.

BUYER:
Steven P Adams
STEVEN P ADAMS

SELLER
Lewis Rudolph Morgan
Lewis Rudolph Morgan

DATE: 4/26/00

DATE: 4/26/00

PREPARED BY:
REED ST CLAIR

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RESIDENTIAL PURCHASE and SALE AGREEMENT
THIS CONTRACT CONTROLS THE TERMS OF THE SALE OF THE PROPERTY
(Please read carefully before signing)

COLVILLE, Washington, April 25, 2000

AGENCY DISCLOSURE: At the signing of this Agreement, the Selling Agent (insert name of selling agent) REED ST CLAIR
COLDWELL BANKER AM-PAC REALTY represented Buyer, Seller, Both
parties, Neither party and the Listing Agent (insert name of listing agent) REED ST CLAIR
COLDWELL BANKER AM-PAC REALTY represented Seller, Both Parties. Buyer and Seller both confirm
that prior oral and/or written disclosure of agency was provided to each of them in this transaction. If Selling Agent and Listing Agent are different
licensees affiliated with the same broker, then both parties consent to that broker acting as a dual agent. If Selling Agent and Listing Agent are the
same person representing both parties, then both parties confirm their consent to that agent and his/her broker acting as dual agents. Both parties
acknowledge receipt of a copy of the pamphlet entitled "The Law of Real Estate Agency."

1. PARTIES: This RESIDENTIAL PURCHASE and SALE AGREEMENT ("Agreement") is made between
STEVEN P. ADAMS as "Buyer",
and Lewis Rudolph Morgan as "Seller". Buyer agrees to purchase Seller's property
on the following terms and conditions:
2. PROPERTY: Common Address 4725 MATSON GREEK RD
City: KETTLE FALLS County: FERRY State of Washington,
Zip: 99141 (Tax Parcel Number) 7-37-06-31-00010-00
Legal Description: SEE ATTACHED ADDENDUM

If Legal Description is not attached at final acceptance of this Agreement, Buyer shall have three (3) business days after receiving the Legal
Description to approve the Legal Description as accurately reflecting the Property which the parties intend to be the subject of this Agreement.
Failure to give written disapproval shall be deemed to be approval.

3. PURCHASE PRICE/FINANCING: The Purchase Price is One Hundred Ten Thousand Dollars
(\$110,000.00), payable as follows:
All cash at closing (not conditioned on Buyer obtaining a loan).
Proceeds of Buyer Financing (attach a Financing Addendum).
Other (attach a Method of Payment Addendum).

Buyer Representation: Buyer represents that Buyer has sufficient funds available to close this sale in accordance with this Agreement, and is
not relying on any contingent source of funds unless otherwise set forth in this Agreement.

4. EARNEST MONEY: Five Hundred Dollars
(\$500.00). Selling Agent acknowledges receipt of Earnest Money from Buyer in the form of: a check for
\$ 500.00, cash of \$, note for \$, due as stated in the note (copy
attached), and/or Other \$ in the form of:
These funds shall be deposited into the selling broker's trust account or SKOK AND MONASMITH TRUST ACCOUNT to be credited to
Buyer at closing. Any checks shall be deposited by the close of the business day following the day of mutual acceptance of this Agreement.

5. ADDITIONAL CONTINGENCIES: This Agreement is contingent on:
The sale of Buyer's property (attach Sale of Buyer's Property Contingency Addendum).
Inspections (attach Inspection Contingency Addendum).
Other.

6. CONVEYANCE OF TITLE: Conveyance of fee title shall be by statutory warranty deed other.
(statutory warranty deed if not filed in). Buyer and Seller understand that the form of the deed
may affect significant legal rights as to which a real estate licensee is not licensed to give advice. If this Agreement provides for the sale and
transfer of the vendee's interest under an existing real estate contract, Seller shall convey Seller's interest by an assignment of contract and
deed sufficient in form to convey after acquired title.

7. CLOSING: Closing shall be within ten (10) days after satisfaction or waiver of all contingencies and "subject to's", but not earlier than
May 19, 2000, nor later than June 02, 2000, the latest of which shall be the termination date of
this Agreement. Closing shall mean the date on which all documents are recorded and the net sales proceeds are available for disbursement to
Seller. Buyer and Seller shall deposit, when notified and without delay, in escrow with the closing agent all instruments, monies, and other
documents reasonably required to complete the closing of the transaction in accordance with the terms of this Agreement.

8. POSSESSION: Buyer shall take physical possession of the Property (and all existing keys to locks and alarms, and any portable control
devices for accessing the Property):
on closing
other (specify)

The parties acknowledge that if Buyer is to take possession of the Property prior to closing then the parties must enter into and attach an Early
Occupancy Agreement to this Agreement. If Seller is to retain possession of the Property subsequent to closing, the Seller shall pay the buyer
\$ per and the parties should specify the terms of such possession pursuant to a Residential Lease Agreement
executed by both parties and attach it to this Agreement.

9. ESCROW/CLOSING COSTS: Closing shall occur at SKOK AND MONASMITH-NORTH, who shall act as
the escrow/closing agent unless the parties agree in writing otherwise. Unless limited by law or modified by the terms of this Agreement, Buyer
and Seller shall pay at closing all customary and usual closing costs and fees, including but not limited to the following: Seller shall pay the
Seller's excise tax, the cost of the owner's standard form of title insurance, recording fees, and Seller's half share of escrow fees (unless Buyer
obtains VA financing in which case Seller shall pay all escrow fees); Buyer shall pay all costs and fees associated with the financing, any other

Buyer's initials SA Seller's initials [Signature]

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costs agreed to under the terms of this Agreement, and Buyer's half share of the escrow fees (unless prohibited by government regulation). Taxes for the current year, rents, interest, association or homeowner's fees, if any, shall be pro-rated as of the date of closing. Except as described in Paragraph 10(b) of this Agreement, all utility charges shall be paid and/or pro-rated outside escrow directly between Buyer and Seller.

10. SELLER'S DISCLOSURE AND REPRESENTATIONS: If Buyer has any questions regarding the following, Buyer should make Buyer's offer subject to relevant inspections and reports.

(a) Utilities: The Seller represents that the Property is served by the following utilities: private/community water system, private well, community well, private irrigation system, septic system, natural gas, telephone, cable TV, public water, electricity, sewer other _____

(b) Governmental Utilities: Pursuant to RCW 60.80, Buyer and Seller do request do not request (if neither box is checked, then "do request" applies.) the escrow/closing agent to administer the disbursement of closing funds necessary to satisfy unpaid utility charges affecting the Property. Seller represents that the Property is served by the following utilities operated by the state, county, city or other governmental agencies which have lien rights against the Property. The parties authorize the Listing Agent or the Selling Agent to insert, over their signatures, the name and addresses of the following utility providers:

Name of Provider	Address	Name of Provider	Address
<input type="checkbox"/> Sewer _____	_____	<input type="checkbox"/> Electricity _____	_____
<input type="checkbox"/> Storm Water _____	_____	<input type="checkbox"/> Garbage _____	_____
Drainage _____	_____	<input type="checkbox"/> Irrigation _____	_____
<input type="checkbox"/> Water _____	_____	<input type="checkbox"/> Special Districts _____	_____
		(LID's and ULID's)	

Seller will pay for all utilities through the date of closing and keep all utilities/services presently connected until closing or occupancy by the Buyer, whichever is sooner, except: _____

Shares in light and/or water companies and associations, if any, ~~shall~~ will not be included in the sale. If the Property is served by a septic system, Seller will ~~not~~ will not have the septic tank pumped prior to closing. If the Property is served by an individual private well, Seller will will not provide a basic water test (bacteriological test) of well water, will will not provide a quantity test, and Seller will will not provide an additional water test (primary inorganic chemical test) of well water which meets State Department of Health Services standards. If Buyer wishes any additional type of water test, Buyer should make such request in an addendum attached to this Agreement.

(c) Leased Fixtures: The following fixtures presently are leased: furnace, gas conversion burner, hot water heater, soft water unit, security/fire alarm system, propane tanks, other: _____ Buyer does does not agree to assume such lease(s) at closing. If Buyer does not agree to assume such leases, or if Buyer cannot assume such leases because of the requirements of the lessor or a lender providing financing, then Buyer Seller shall purchase such fixtures and they shall be included in this sale.

(d) Property Maintenance: Seller will perform ordinary maintenance on the Property and yard as presently exists until the earlier of closing or as otherwise agreed. Seller will remove all of Seller's personal property, trash, debris, and all articles not agreed to be left at closing.

(e) Boundaries/Square Footage: Seller makes no representations regarding the locations or length of the boundary lines, size of lot, or the square footage of the house and other improvements. Buyer has personally observed the property and has reached Buyer's own conclusions as to the adequacy and acceptability of the Property based upon such personal inspection.

(f) Lead-Based Paint: If the Property includes a house built before 1978, then the addendum entitled "Disclosure of Information on Lead-Based Paint and Lead-Based Paint Hazards" must be attached to this Agreement.

11. INCLUDED ITEMS: All fixtures and fittings that are attached to the Property are included, free of liens, in the purchase price including, plumbing and light fixtures and bulbs (except floor, standing, and swag lamps), attached television antenna, satellite dish and equipment, all attached floor coverings, trees, plants and shrubs in the yard, built-in appliances, shades, blinds, curtain rods, window treatments, bathroom fixtures, awnings, attached heating and cooling systems, attached irrigation equipment, screens, shutters, storm windows, screen doors, fireplace inserts, attached fireplace screens, electric garage door openers, kitchen stoves, wall to wall carpeting, gas logs and lighters, and all oil or other fuel on hand at the time of possession and, _____

REFRIGERATOR, ELECTRIC RANGE/OVEN, 3 WOOD STOVES, 1979 B250 4X4
except _____

12. TITLE:

(a) Title insurance to be issued by: FERRY COUNTY TITLE
Title insurance provided at closing shall be Standard Title Insurance Extended Title Insurance. (If no box is checked, Standard Title Insurance shall be provided.) Seller will pay the cost of Standard Title Insurance. If Buyer requires Extended Title Insurance, Buyer agrees to pay all costs in excess of those charged for the standard form including, without limitation, increased premiums and survey costs. If a survey is required, Buyer shall order the survey within three (3) business days of receiving notice from the title company that a survey is required and Buyer shall pay the estimated cost of the survey prior to performance of any survey work or Buyer can waive requirement for an extended policy and accept standard title insurance.

(b) Title Insurance Commitment: Within five (5) days of mutual acceptance, Seller shall arrange for the Listing Agent or Closing Agent, at Seller's expense, to apply for a preliminary commitment ("Commitment") for an ALTA form Owner's policy of title insurance ("Policy") as described in subparagraph (a) above, with homeowner's additional protection and inflation protection endorsements, if available at no additional charge, to be issued by the above title company. Seller shall pay title insurance cancellation fees.

(c) Extended Title Insurance: Buyer acknowledges that the coverage afforded by a standard form policy of title insurance provides limited or no coverage for loss by reason of conflicts in boundary lines, shortage in area, encroachments, or any other matters which an accurate survey would disclose. More extensive coverage through an extended policy of title insurance may be available for an additional charge and subject to additional requirements imposed by the title company including a survey.

Buyer's Initials: [Signature] Seller's Initials: SA

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- (d) **Title Insurance Exceptions and Exclusions:** The title policy shall contain no exceptions to or exclusions from coverage other than those generally provided in the specified title policy form and those which are consistent with subparagraph (e) below. If title cannot be made so insurable by closing, and if Buyer does not elect to waive any exceptions to coverage which are not consistent with this subparagraph and subparagraph (a) below, this Agreement shall terminate at Buyer's option.
- (e) **Condition of Title:** Unless otherwise specified in this Agreement, title to the Property at closing shall be free of all encumbrances and defects provided that presently recorded reservations, covenants, conditions and restrictions, easements and existing building or zoning regulations or restrictions, reserved oil and/or mining rights, and rights reserved in federal patents or state deeds which do not interfere with Buyer's intended use of the Property shall not be considered encumbrances or defects. Monetary obligations not assumed by Buyer shall be paid from Seller's funds at closing.
13. **ASSIGNMENT:** Buyer may not assign Buyer's interest in this Agreement without Seller's prior written consent.
14. **DEFAULT/TERMINATION:** If this Agreement is terminated for any reason, any costs authorized under this Agreement to be advanced from the earnest money deposit shall be deducted before the remaining earnest money is refunded to the Buyer or forfeited to Seller. If a dispute should arise regarding the disbursement of any earnest money, the party holding the earnest money may interplead the funds into court and that party shall recover all costs and attorney fees associated with the interpleader action from the earnest money before any other disbursements are made. Furthermore, if either Buyer or Seller defaults, the non-defaulting party may seek specific performance or damages, except that the Seller's remedy shall be limited as follows if the box below has been checked.
- In the event the Buyer fails, without legal excuse, to complete the purchase of the property, the earnest money deposit made by the Buyer shall be forfeited to the Seller as the sole and exclusive remedy available to the Seller for such failure. Furthermore, if the earnest money deposited exceeds five percent (5%) of the sale price, Seller may retain as liquidated damages and as Seller's sole remedy earnest money equating only five percent (5%) of the purchase price; any additional earnest money shall be refunded to Buyer. If the earnest money is forfeited as liquidated damages, the money shall be divided fifty percent (50%) to Seller, twenty-five percent (25%) to the listing broker, and twenty-five percent (25%) to the selling broker provided, however, that the amount paid to the real estate brokers shall not exceed the agreed brokerage fee.
15. **ATTORNEYS FEES/COSTS AND MEDIATION:** If the Buyer, Seller, or any real estate licensee or broker involved in this transaction is involved in any dispute relating to this transaction, any prevailing party shall recover reasonable attorney's fees and costs (including those for appeals) which relate to the dispute. In the event of a dispute, it is recommended (but not required) that the parties engage in mediation in an effort to resolve the dispute without the need for a lawsuit. The Washington Association of REALTORS® does offer a mediation service. For information, call 1-800-562-6024.
16. **FIRPTA COMPLIANCE:** If Buyer does not intend to use the property as a principal residence, or if the purchase price exceeds \$300,000.00, this sale may be subject to the withholding and reporting requirements of the Foreign Investment in Real Property Tax Act (FIRPTA), unless Seller furnishes to Buyer an affidavit of non-foreign status. Seller and Buyer agree to comply with FIRPTA, if applicable.
17. **CASUALTY/LOSS:** If, prior to closing, the Property or improvements on the Property are destroyed or materially damaged by fire or other casualty, Buyer may elect to terminate this Agreement, and the earnest money shall be refunded to Buyer.
18. **COMPUTATION OF TIME:** Unless specified otherwise herein, any periods of time referenced in this Agreement shall expire at 9:00 p.m. (Pacific Time Zone) of the last calendar day of the specified time period, unless the last day is Saturday, Sunday, or legal holiday as prescribed in RCW 1.16.050, in which event the specified period of time shall expire at 9:00 p.m. (Pacific Time Zone) on the next business day. Any specified period of three (3) days or less shall include business days only.
19. **PROFESSIONAL ADVICE:** Buyer and Seller each acknowledge that it is advisable to have the terms and conditions of this Agreement reviewed by independent legal counsel and/or a tax advisor, as the terms and conditions affect the parties' rights and may have tax implications. Each party is specifically aware that issues such as form of deed used for conveyance, agency representation, financing documents, liquidated damages, title insurance and seller representations are complicated and that the parties may require advice that a real estate licensee is not licensed to give and for which parties should contact their own attorney or accountant. Furthermore, Buyer and Seller agree that: (a) they are not relying on any representations or advice by the real estate licensees involved in this transaction; and, (b) they have satisfied themselves as to the terms and conditions of this sale.
20. **GENERAL PROVISIONS:**
- (a) **Notices:** Unless otherwise specified in this Agreement, any notice required or given under the terms of this Agreement must be written. Receipt of any notice shall be defined as the earlier of: three (3) business days following the postmark date; or the date the notice is actually received by the party or at the office of the Listing Agent for Seller and Selling Agent for Buyer regardless of the agency relationships involved. For the purposes of this Agreement, receipt by the appropriate agent (as set forth above) of a copy of a Real Property Transfer Disclosure Statement, Condominium Public Offering Statement and Condominium Resale Certificate or any other documents related thereto, as applicable, shall constitute receipt by the party. Seller must keep the Listing Agent advised of the Seller's whereabouts, and Buyer must keep the Selling Agent advised of Buyer's whereabouts. The Listing Agent's responsibility to the Seller and the Selling Agent's responsibility to the Buyer for delivery of notices is limited to calling the party and if the party is not available by phone, mailing the notice to the party's last known address.
- (b) **Faxes and Counterparts:** Facsimile transmission of any signed original document, and retransmission of any signed facsimile transmission shall be the same as delivery of an original. At the request of either party, or the closing agent, the parties will confirm facsimile transmitted signatures by signing an original document. This Agreement may be signed in counterparts.
- (c) **Integration:** There are no verbal agreements or understandings which modify this Agreement. This Agreement constitutes the full understanding between Buyer and Seller.
- (d) **Time is of the Essence:** Time is of the essence as to all terms and conditions of this Agreement.
- (e) **Home Protection Plan:** Buyer and Seller have been informed that home protection plans may be available. These plans may provide additional protection and benefit to Seller or Buyer. Cost of coverage may vary.
- (f) **Backup Offers:** Buyer is aware that during the term of this Agreement, Seller may continue to market the Property and solicit and accept backup offers.
- (g) **Venue/Applicable Law:** This Agreement shall be interpreted and construed according to the laws of the State of Washington; venue shall be in the county in which the Property is located.
- (h) **Survival:** All terms of this Agreement, which are not satisfied or waived prior to closing, shall survive closing. These terms shall include, but not be limited to, representations and warranties, attorney's fees and costs, disclaimers, repairs, rents and utilities, etc.

Buyer's Initials

SA

Seller's Initials

21. ADDITIONAL TERMS AND CONDITIONS:

22. ADDENDA/ATTACHMENTS: At the time of Buyer's offer, the following addenda/attachments are part of this Agreement:

Buyer and Seller may only amend this Agreement by mutual written consent.

23. AGREEMENT TO PURCHASE: Buyer offers to purchase the Property on the above terms and conditions. Buyer hereby acknowledges receipt of a copy of this Agreement. Seller shall have until _____ a.m./ p.m., _____ to accept this offer unless sooner withdrawn by delivering a signed copy to Buyer or Selling Agent's office. Acceptance shall not be effective until a signed copy hereof is actually received by Buyer or at the office of the Selling Agent.

Buyer's Signature: Steven P Adams, Date: 4/26/00

Buyer's Signature _____ Date _____
509-675-2208 509-684-8507
Buyer's Phone (work)/(home)

COLDWELL BANKER AM-PAC REALTY
Selling Broker (Name)
Reed St Clair
Selling Agent's Signature _____ Date _____
REED ST CLAIR
684-8000 935-6237
Selling Agent's Phone (work)/(home)
684-2652
Selling Agent's FAX Number

1313 TOWNSEND AVE ORIENT, WA 99160
Buyer's Address (City, State, Zip)

24. SELLER'S ACCEPTANCE: Subject to Seller's counter offer or modifications, if any, Seller agrees to sell the Property on the terms and conditions specified herein. Upon Buyer's and Seller's mutual acceptance of terms, Seller confirms by signing this Purchase and Sale Agreement that the Listing Agent has performed Listing Agent's obligations to Seller by procuring a buyer, and has earned the compensation described in the listing agreement referenced by MLS number 2449. Seller confirms that Broker(s) is entitled to collect Broker's compensation directly from the escrow agent at closing from proceeds of the sale. Seller acknowledges receipt of a copy of this Purchase and Sale Agreement, signed by both parties. Seller's Counter Offer or modifications are made a part of this Agreement. Buyer shall have until _____ a.m./ p.m., _____ unless sooner withdrawn within which to accept same. Acceptance shall not be effective until a signed copy hereof is actually received by Seller or at the office of the Listing Agent.

Seller's Signature: Lewis Rudolph Morgan, Date: 4/26/00

SELLER'S SIGNATURE _____ Date _____
Lewis Rudolph Morgan
(Seller's Name Printed)
NONE
Seller's Phone (work)/(home)

COLDWELL BANKER AM-PAC REALTY
Listing Broker (Name)
Reed St Clair
Listing Agent's Signature _____ Date _____
REED ST CLAIR
684-8000 935-6237
Listing Agent's Phone (work)/(home)
684-2652
Listing Agent's FAX Number

4725 MATSEN CREEK RD KETTLE FALLS, WA 99141
Seller's Address (City, State, Zip)

Private Lender STEVENS COUNTY ESCROW #7598
Mortgagee's Name Seller's Loan Number
Mortgagee's Phone Number Mortgagee's Address

There are _____ additional mortgages on this property.

25. BUYER'S RECEIPT: A true copy of the foregoing signed by Seller, is hereby received.

Buyer's Signature: Steven P Adams
BUYER STEVEN P ADAMS

BUYER

Buyer's Initials SA Seller's Initials [Signature]

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WASHINGTON MUTUAL
PAYOFF STATEMENT

From: Washington Mutual

5-24-00 4:10pm p. 1 of 2
CUSTOMER SERVICE
1-888-800-8738

May 24, 2000

TO:
Fax No.: 509-684-3659

Loan No.: 0007283443
Loan Type: Conventional

RE:
STEPHEN R OSWIN
TERESA L OSWIN
178 DEGRIEF RE # B
COLVILLE WA 99114

Property Address:
4725 MATTSOON CREEK R
BOYDS WA

In response to your request, the following amounts are required to pay this loan in full on May 26, 2000.

This loan is due for the June 15, 2000 payment	
The current total unpaid Principal Balance is:	38,382.45
Interest at 07.50000 %	87.64
Total Interest Due:	14.00
RECON/RECORD/TITLE	
***** TOTAL AMOUNT TO PAY LOAN IN FULL *****	38,984.09

Funds received on/after May 26, 2000 will require an additional \$ 7.97 interest per day. If this is an Adjustable Rate Loan, this figure is subject to change. If your loan has a negative amortization feature, the principal balance is subject to an increase.

These figures are subject to final verification by the Noteholder. Figures may be adjusted if any funds previously received are rejected by the institution upon which it was drawn.

SKOK & MONASMITH, P.S. - COLVILLE		9588
TRUST ACCOUNT		
140 S. ELM (509) 684-1955		
P.O. BOX 71		
COLVILLE, WA 99114		19-2/1250 WA 52703
		DATE <u>May 25, 2000</u>
PAY TO THE ORDER OF <u>Washington Mutual</u>		\$ <u>38,984.09</u>
<u>Thirty eight thousand nine hundred eighty four dollars and ⁰⁹/₁₀₀</u>		DOLLARS
Bank of America		
VOLTA Account 062703		
FOR <u>Morgan to Adams</u>		<u>Mary Beth Brownbki</u>
⑈009588⑈ ⑆125000024⑆ 50569 516⑈		

A 11

GOOD FAITH ESTIMATE

Lewis Rudolph Morgan
 Addr: 4725 Matsen Creek Rd., Kettle Falls, Washington State, WA 99141 exmpt
 Ed By: Mortgage Resources Ph. 509-462-0270
 14306 E Sprague Ave, Spokane, WA 99216

Application No: MORGAN
 Date Prepared: 02/29/2000
 Loan Program: 30 Yr Fixed

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates-actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Total Loan Amount \$		75,000	Interest Rate:	8.750 %	Term:	360 / 360 mths	MIP/FF Financed \$
800 ITEMS PAYABLE IN CONNECTION WITH LOAN:							
801	Loan Origination Fee	2.000%					\$ 1,500.00 PFC
802	Loan Discount						
803	Appraisal Fee						450.00
804	Credit Report						23.00
805	Lender's Inspection Fee						
808	Mortgage Broker Fee						
809	Tax Related Service Fee						77.00
810	Processing Fee						350.00
811	Underwriting Fee						175.00
812	Wire Transfer Fee						35.00
	Flood Cert Fee						26.00
	Admin Fee						160.00

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:							
901	Interest for	15	days @ \$	18,228.2	per day		\$ 273.44
902	Mortgage Insurance Premium						
903	Hazard Insurance Premium						
904							
905	VA Funding Fee						

1000 RESERVES DEPOSITED WITH LENDER:							
1001	Hazard Insurance Premiums		months @ \$		per month		\$
1002	Mortgage Ins. Premium Reserves		months @ \$		per month		
1003	School Tax		months @ \$		per month		
1004	Taxes and Assessment Reserves		months @ \$		per month		
1005	Flood Insurance Reserves		months @ \$		per month		
			months @ \$		per month		
			months @ \$		per month		

1100 TITLE CHARGES:							
1101	Closing or Escrow Fee:	Skok Monasmith					\$ 250.00
1105	Document Preparation Fee						
1106	Notary Fees						
1107	Attorney Fees						
1108	Title Insurance:	Stevens County Title					300.00

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:							
1201	Recording Fees:						\$ 35.00
1202	City/County Tax/Stamps:						
1203	State Tax/Stamps:						

1300 ADDITIONAL SETTLEMENT CHARGES:							
1302	Pest Inspection						\$

TOTAL ESTIMATED SETTLEMENT CHARGES							3,664.44
COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds):							\$

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants: Lewis Rudolph Morgan

Prepared By: Mortgage Resources
14306 E Sprague Ave
Spokane, WA 99216
509-462-0270

Property Address: 4725 Matsen Creek Rd
Kettle Falls, Washington State, WA 99141 exempt

Application No: MORGAN

Date Prepared: 02/29/2000

Check box if applicable:

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost you	Amount Financed The amount of credit provided to you or on your behalf	Total of Payments The amount you will have paid after making all payments as scheduled
8.750 %	\$ 137,402.28	\$ 75,000.00	\$ 212,402.28

REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit
PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due
		Monthly Beginning:			Monthly Beginning:			Monthly Beginning:
359	580.03	03/14/2000						
1	581.51	02/14/2030						

DEMAND FEATURE: This obligation has a demand feature.

VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature	
Credit Life		I want credit life insurance.	X
Credit Disability		I want credit disability insurance.	X
Credit Life and Disability		I want credit life and disability insurance.	X

INSURANCE: The following insurance is required to obtain credit:

Credit life insurance Credit disability Property insurance Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor

If you purchase property flood insurance from creditor you will pay \$ _____ for a one year term.

SECURITY: You are giving a security interest in:

The goods or property being purchased Real property you already own.

FILING FEES: \$ _____

LATE CHARGE: If a payment is more than _____ days late, you will be charged _____ % of the payment.

PREPAYMENT: If you pay off early, you

may will not have to pay a penalty.

may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property

may may, subject to conditions may not assume the remainder of your loan on the original terms.

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UNIFORM SETTLEMENT STATEMENT

1. Type of Loan

<input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input type="checkbox"/> Conv. Unins.	6. File Number: 00-172	7. Loan Number: 01-0120-002492426-8	8. Mortgage Insurance Case Number:
<input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins.			

2. NOTE: This form furnishes a statement of settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "p.o.c." were paid outside the closing; they are shown for informational purposes and are not included in the totals.

3. Name & Address of Borrower: STEVEN P. ADAMS 313 TOWNSEND AVE. ORIENT, WA 99160	E. Name, Address & TIN of Seller: Lewis Rudolph; Morgan 4725 MATSEN CREEK RD. KETTLE FALLS, WA 99141	F. Name & Address of Lender: WASHINGTON MUTUAL E. 12005 SPRAGUE, 2 ND FLOOR
3. Property Location: 725 MATSON CREEK RD. KETTLE FALLS, WA 99141	TIN of Seller: Place of Settlement 170 S. 5th COLVILLE, WA 99114	H. Settlement Agent: SKOK & MONASMITH, P.S. I. Settlement Date: 5/25/00

Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
30. Gross Amount Due from Borrower:		400. Gross Amount Due to Seller:	
31. Contract sales price	110,000.00	401. Contract sales price	110,000.00
32. Personal Property		402. Personal Property	
33. Borrower's settlement charges (line 1400)	2,359.99	403.	
34.		404.	
35.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
36. City/town taxes to	0.00	406. City/town taxes to	0.00
37. County taxes to	0.00	407. County taxes to	0.00
38. Assessments to	0.00	408. Assessments to	0.00
39. to	0.00	409. to	0.00
40. Taxes Pro-rated 5/25 to 7/1/00	93.53	410. Taxes Pro-rated 5/25 to 7/1/00	93.53
41.		411.	
42.		412.	
43.		413.	
40. Gross Amount Due from Borrower	112,453.52	420. Gross Amount Due to Seller	110,093.53
220. Amounts Paid by or in Behalf of Borrower:		500. Reductions in Amount Due to Seller:	
501. Deposits or earnest money	500.00	501. Excess deposit (see instructions)	
502. Principal amount of new loan(s)	88,000.00	502. Settlement charges to seller (line 1400)	12,226.21
503. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
504. Lender Deposit	295.00	504. Payoff Stevens County Escrow	72,223.56
505. Credit from Sale of Home	23,668.52	505. Payoff of second mortgage	
506.		506.	
507.		507.	
508.		508.	
509.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
510. City/town taxes to	0.00	510. City/town taxes to	0.00
511. County taxes to	0.00	511. County taxes to	0.00
512. Assessments to	0.00	512. Assessments to	0.00
513. to	0.00	513. to	0.00
514.		514.	
515.		515.	
516.		516.	
517.		517.	
518.		518.	
519.		519.	
220. Total Paid By/for Borrower	112,453.52	520. Total Reduction Amount Due Seller	84,449.77
300. Cash at Settlement From/to Borrower		600. Cash at Settlement To/from Seller	
501. Gross amount due from borrower (line 120)	112,453.52	601. Gross amount due to seller (line 420)	110,093.53
302. Less amounts paid by/for borrower (line 220)	112,453.52	602. Less reductions in amount due seller (line 520)	84,449.77
303. Cash <input type="checkbox"/> from <input type="checkbox"/> to Borrower	0.00	603. Cash <input checked="" type="checkbox"/> to <input type="checkbox"/> from Seller	25,643.76

Substituted Form 1099/Seller Statement

The information in Blocks E, G, H, I & line 401 (or, if line 401 is asterisked, line 403 and 404) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. If this real estate is your principal residence, file Form 2119, *Sale or Exchange of Principal Residence*, for any gain, with your income tax return; for other transactions, complete the applicable parts of Form 4797, *Form 6252 and/or Schedule D (Form 1040)*. You are required to provide the Settlement Agent (named above) with your correct taxpayer identification number. If you do not provide the Settlement Agent with your taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

(Seller's Signature)

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05/30/00

STEVENS COUNTY TITLE COMPANY
ACCOUNT HISTORY LEDGER

PAGE

ACCOUNT # 7599

Seller:

Buyer:

STEPHEN H. OSWIN
TERESA L. OSWIN
173-B DEBRIEF ROAD
COLVILLE WA 99114

Lewis, Rudolph, Morgan
4725 MATTSOON CREEK ROAD
C/O PO BOX 266
KETTLE FALLS WA 99141

ORIGINAL BALANCE	75,000.00	YTD INTEREST PAID	2,790.58
REMAINING BALANCE	.00	YTD PRINCIPAL PAID	71,000.00
P & I PYMT AMT	520.00	RESERVE BALANCE	.00
INTEREST RATE	8.00%	LTE CMB BALANCE	.00
INTEREST PAID TO	05/25/00	TRUST BALANCE	.00

#	DATE	TRANSACTION	AMOUNT	INT PD TO	PRINCIPAL	INTEREST	END BAL
		BAL FORWARD	.00	12/01/99	.00	.00	71000.00
1	1/05/00	PAYMENT	320.00	1/04/00	.00	320.00	71000.00
2	2/03/00	PAYMENT	320.00	2/03/00	40.48	473.52	70953.52
3	3/02/00	PAYMENT	320.00	3/03/00	59.81	450.99	70804.51
4	5/26/00	PMT. PASS-THRU	33814.47	5/26/00	21900.42	1325.25	38984.09
5	5/26/00	BUYER FEE PMT	25.00	5/26/00	.00	.00	38984.09
6	5/26/00	PAYMENT	38984.09	5/26/00	38984.09	.00	.00

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Please use the Year-to-Date Interest Paid amount for your tax return

Morgan can't get a day in court." The statements Mr. Morgan sent in support of the OIC Complaint pertain to property in Ferry County, not Stevens County (where the Property subject of the Claim is located). Specifically, STGC investigated and rendered a coverage opinion (claim denial) on property located at 4572 Bellstar Road, Clayton, WA 99110 in Stevens County, Washington. STGC has never received a title policy claim from Mr. Morgan regarding the property that appears to be subject of this OIC Complaint, which is located in Orient, Washington in Ferry County.

In preparation to respond to this OIC Complaint, STGC investigated the chain of title on the Orient, Washington property that appears to be subject of Mr. Morgan's OIC Complaint. On May 25, 2000, Steven Adams sold Lots 13-17, Blk 13, Orient Townsite to Mr. Morgan on a real estate contract (REC) recorded at Ferry County Record No. 246989. STGC's limited title issuing agent, Ferry County Professional Services, Inc., issued a 1992 ALTA owner's title policy to Mr. Morgan. The STGC policy number is O-9993-01519312 and this policy excepts the terms and conditions of the Orient, WA REC in Schedule B, Special Exceptions, paragraph 3. On August 25, 2000, Mr. Adams assigned his seller's interest in the Orient, WA property REC to Erwin J. Bell and Kathryn E. Bell. The Assignment is recorded at Ferry County Record No. 247710. Erwin J. Bell's son, Wayne Bell, is the owner of Steven County Title Company. Stevens County Title Company processed the payments for the Morgan/Adams REC in an escrow account. On August 9, 2012, Mr. Bell assigned his interest in the Orient, WA property REC back to Mr. Adams. This assignment is recorded at Ferry County Record No. 0230484. On October 25, 2013, Mr. Adams recorded a Notice of Intent to Forfeit the Orient, WA property at Ferry County Record No. 0282626. On April 28, 2014, a Declaration of Forfeiture was recorded at Ferry County Record No. 0283322. All of these documents are enclosed.

A telephone conversation with Stevens County Title regarding the above chain of title reveals that Mr. Morgan's OIC Complaint may be based on an objection to the Declaration of Forfeiture because Mr. Morgan may believe he paid more on the Orient, WA REC than Mr. Adams (or Mr. Bell) accounted for. Since STGC has never received a title claim under title policy O-9993-1519312 for the Orient, WA property, STGC has never specifically investigated this issue other than in preparation to respond to the present OIC Complaint.¹

POLICY DISCUSSION & ANALYSIS

I. Coverage Denial on Stevens County, WA Property

Mr. Morgan's OIC Complaint provides no new information regarding the property located at 4572 Bellstar Road, Clayton, WA 99110 in Stevens County, WA. STGC believes that our handling of the Claim involving the Stevens County property was

¹ However, if Mr. Morgan were to tender a title claim under O-9993-1519312 on the basis of issues among Messrs. Bell, Adams and Morgan pertaining to the Orient, WA REC, the title claim would likely be denied because the title policy does not cover loss or damage related to the Orient, WA REC (special exception 3 in Schedule B of the policy) or loss or damage related to matters occurring after the policy is issued (post policy assignments by Mr. Adams and Mr. Bell).



00008777201302826830020628

After Recording
Return to: Lewis Rudolph; Morgan
P.O. Box 1698
La Pine, OR 97228

Notice
And
Amended True Bill
Due and payable on receipt

Be it known to all by this present and given notice.

This True Bill is a consensual commercial lien against the real property described herein and debtor named herein.

I Lewis Rudolph; Morgan known as the buyer/purchaser of the Real Property and holder of the unperfected Interest RCW 62A.9A.318(a)(b) described herein and hereafter as;

Land Sale Contract, Dated May 25, 2000; Contract Record No: 246989
Recorded by; FERRY COUNTY TITLE on May 25, 2000 @ 4:01 P.M.
Land being the Real Property, described as, Lots 13, 14, 15, 16 and 17, Block 13 and "SUBJECT TO: any Information contained in the Dedication of Orient Townsite".

Whereas, this notice and True Bill is brought forward in Just Compensation for; the Willing, Knowing and consensually agreed Breach of the Contract and for; the Willing and Knowing extortion of property under color of Contractual Right.

The debtors are as follows;

Steven P. Adams a man, known as the seller

Erwin J. Bell a man

ERWIN J. BELL CEO STEVENS COUNTY TITLE

STEVENS COUNTY TITLE a contract service company

ERWIN J. BELL, TRUSTEE for THE KATHRYN E. BELL Q-TIP TRUST

THE KATHRYN E. BELL Q-TIP TRUST

MONTGOMERY LAW FIRM; held in reserve pending further action.

CHRIS A. MONTGOMERY ATTORNEY AT LAW; held in reserve pending further action.

Chris A Montgomery a Man, held in reserve pending further action.

As per Letter dated October 3, 2013 and by the contract page 3, under Seller's payment right; this True Bill is amended and giving notice, the one time, 10 day offer has expired.

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Cure/ Remedy

Original Investment \$ 60,000.00 per day, times 13 years, times 12 percent interest..... \$ 318,864,000.00
 Plus \$ 265 per month, times 12 month, times 12 percent interest, times 13 year.....\$ 46,300.80
 Plus \$45 per year service fee, times 13 years, times 12 percent.....\$ 655.20
 Total.....\$ 318,910,956.00
 Plus TRIPLE INDEMNITY.....Total\$ 956,732,868.00
 Plus clear unencumbered Title and bill of sale, properly recorded

I Lewis Rudolph; Morgan herein the buyer/purchaser, affirm and say, to the best of my first hand knowledge of fact the fore going True Bill is true, correct and not misleading and is DUE AND PAYABLE ON RECEIPT and CONSENSUL COMMERCIAL LIEN AGAINST THE REAL PROPERTY, DEBTORS AND THEIR ASSETS.

Subscribed and attested to this 9th day of November 2013 and sealed by buyers left thumb.

Seal



Left thumb

Lewis Rudolph; Morgan
 P.O. Box 1698
 La Pine OR. 97739

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