



**First American**

**First American Title Insurance Company**

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Supplemental  
**PUBLIC RECORD REPORT  
FOR NEW SUBDIVISION OR LAND PARTITION**

THIS REPORT IS ISSUED BY THE ABOVE-NAMED COMPANY ("THE COMPANY") FOR THE EXCLUSIVE USE OF:

Zone Holdings, LLC  
601 South Blaine Street  
Newberg, OR 97132-3332  
Phone:  
Fax:

Date Prepared : May 27, 2021  
Effective Date : 8:00 A.M on May 25, 2021  
Order No. : 1039-3606028  
Subdivision :

The information contained in this report is furnished by First American Title Insurance Company (the "Company") as an information service based on the records and indices maintained by the Company for the county identified below. This report is not title insurance, is not a preliminary title report for title insurance, and is not a commitment for title insurance. No examination has been made of the Company's records, other than as specifically set forth in this report. Liability for any loss arising from errors and/or omissions is limited to the lesser of the fee paid or the actual loss to the Customer, and the Company will have no greater liability by reason of this report. This report is subject to the Definitions, Conditions and Stipulations contained in it.

**REPORT**

- A. The Land referred to in this report is located in the County of Yamhill, State of Oregon, and is described as follows:

As fully set forth on Exhibit "A" attached hereto and by this reference made a part hereof.

- B. As of the Effective Date, the tax account and map references pertinent to the Land are as follows:

As fully set forth on Exhibit "A" attached hereto and by this reference made a part hereof.

- C. As of the Effective Date and according to the Public Records, we find title to the land apparently vested in:

As fully set forth on Exhibit "B" attached hereto and by this reference made a part hereof

- D. As of the Effective Date and according to the Public Records, the Land is subject to the following liens and encumbrances, which are not necessarily shown in the order of priority:

As fully set forth on Exhibit "C" attached hereto and by this reference made a part hereof.

**EXHIBIT "A"**  
**(Land Description Map Tax and Account)**

Part of the Joseph B. Rogers Donation Land Claim No. 55 in Section 19, Township 3 South, Range 2 West of the Willamette Meridian in Yamhill County, Oregon, described as follows:

Beginning at a point on the West margin of Blaine Street, 300 feet South of the intersection of the South line of Fifth Street with the West line of Blaine Street in the City of Newberg; thence West 120.0 feet to the True Point of Beginning of the tract herein described; thence continuing West 224.0 feet; thence South 40.0 feet; thence West 166 feet; thence South 129.0 feet; thence East 390.0 feet; thence North 69.0 feet; thence East 120.0 feet to the West margin of Blaine Street; thence North along the West margin of said Blaine Street, 20.0 feet; thence West 120.0 feet; thence North 80 feet to the True Point of Beginning.

SAVE AND EXCEPTING THEREFROM that portion conveyed to Terry Clevenger and Kathy Clevenger, husband and wife, by Deed recorded October 5, 1990 in Film Volume 248, Page 736, Deed and Mortgage Records.

FURTHER SAVE AND EXCEPTING THEREFROM that portion conveyed to Thomas R. Norwood and Diane K. Norwood, husband and wife, by Deed recorded February 23, 1993 in Film Volume 282, Page 1743, Deed and Mortgage Records.

NOTE: This Legal Description was created prior to January 01, 2008.

Map No.: R3219AC 04100

Tax Account No.: 50358

**EXHIBIT "B"**  
**(Vesting)**

Zone Holdings, LLC, a Washington limited liability company

**EXHIBIT "C"**  
**(Liens and Encumbrances)**

1. Taxes for the year 2020-2021  
Tax Amount                                   \$            3,765.58  
Unpaid Balance:                           \$            3,765.58, plus interest and penalties, if any  
Code No.:                                    29.0  
Map & Tax Lot No.:                       R3219AC 04100  
Property ID No.:                           50358
  
2. City liens, if any, of the City of Newberg.
  
3. Restrictive Covenants regarding Underground utilities, imposed by , including terms and provisions thereof.  
Recorded:                                   November 27, 1968, Film Volume 73, Page 784, Deed and Mortgage Records
  
4. Distribution Line Easement, including terms and provisions contained therein:  
Recording Information:                    November 27, 1968, Film Volume 73, Page 786, Deed and Mortgage Records  
In Favor of:                                Portland General Electric Company, an Oregon Corporation  
For:    Electric Power lines and appurtenances  
Affects:                                     References is hereby made to said document for full particulars
  
5. Easement, including terms and provisions contained therein:  
Recording Information:                    October 05, 1990, Film Volume 248, Page 733, Deed and Mortgage Records  
In Favor of:                                Terry Clevenger and Kathy Clevenger  
For:    Access to and from Blaine Street  
Affects:                                     References is hereby made to said document for full particulars
  
6. Storm Drainage and Ingress-Egress Easement, including terms and provisions contained therein:  
Recording Information:                    June 14, 2016, Instrument No. 201608582, Deed and Mortgage Records  
In Favor of:                                City of Newberg  
For:    Storm drainage and access  
Affects:                                     References is hereby made to said document for full particulars
  
7. Deed of Trust and the terms and conditions thereof.  
Grantor/Trustor:                         Zone Holdings, LLC, a(n) Washington limited liability company  
Grantee/Beneficiary:                     Riverbend Funding, LLC, a Delaware limited liability company  
Trustee:                                     First American Title Insurance Company  
Amount:                                     \$270,000.00  
Recorded:                                    August 14, 2020  
Recording Information:                    Instrument No. 202014108, Deed and Mortgage Records

8. Assignment of leases and/or rents and the terms and conditions thereof:

Assignor:	Zone Holdings, LLC, a(n) Washington limited liability company
Assignee:	Riverbend Funding, LLC, a Delaware limited liability company
Recorded:	August 14, 2020
Recording Information:	Instrument No. 202014109, Deed and Mortgage Records

## DEFINITIONS, CONDITIONS AND STIPULATIONS

1. **Definitions.** The following terms have the stated meaning when used in this report:
  - (a) "Customer": The person or persons named or shown as the addressee of this report.
  - (b) "Effective Date": The effective date stated in this report.
  - (c) "Land": The land specifically described in this report and improvements affixed thereto which by law constitute real property.
  - (d) "Public Records": Those records which by the laws of the state of Oregon impart constructive notice of matters relating to the Land.
  
2. **Liability of the Company.**
  - (a) THIS REPORT IS NOT AN INSURED PRODUCT OR SERVICE OR A REPRESENTATION OF THE CONDITION OF TITLE TO REAL PROPERTY. IT IS NOT AN ABSTRACT, LEGAL OPINION, OPINION OF TITLE, TITLE INSURANCE COMMITMENT OR PRELIMINARY REPORT, OR ANY FORM OF TITLE INSURANCE OR GUARANTY. THIS REPORT IS ISSUED EXCLUSIVELY FOR THE BENEFIT OF THE APPLICANT THEREFOR, AND MAY NOT BE USED OR RELIED UPON BY ANY OTHER PERSON. THIS REPORT MAY NOT BE REPRODUCED IN ANY MANNER WITHOUT FIRST AMERICAN'S PRIOR WRITTEN CONSENT. FIRST AMERICAN DOES NOT REPRESENT OR WARRANT THAT THE INFORMATION HEREIN IS COMPLETE OR FREE FROM ERROR, AND THE INFORMATION HEREIN IS PROVIDED WITHOUT ANY WARRANTIES OF ANY KIND, AS-IS, AND WITH ALL FAULTS. AS A MATERIAL PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, RECIPIENT AGREES THAT FIRST AMERICAN'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE CAUSED BY AN ERROR OR OMISSION DUE TO INACCURATE INFORMATION OR NEGLIGENCE IN PREPARING THIS REPORT SHALL BE LIMITED TO THE FEE CHARGED FOR THE REPORT. RECIPIENT ACCEPTS THIS REPORT WITH THIS LIMITATION AND AGREES THAT FIRST AMERICAN WOULD NOT HAVE ISSUED THIS REPORT BUT FOR THE LIMITATION OF LIABILITY DESCRIBED ABOVE. FIRST AMERICAN MAKES NO REPRESENTATION OR WARRANTY AS TO THE LEGALITY OR PROPRIETY OF RECIPIENT'S USE OF THE INFORMATION HEREIN.
  - (b) No costs (including, without limitation attorney fees and other expenses) of defense, or prosecution of any action, is afforded to the Customer.
  - (c) In any event, the Company assumes no liability for loss or damage by reason of the following:
    - (1) 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.
    - (2) Any 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.
    - (3) Easements, liens or encumbrances, or claims thereof, which are not shown by the Public Records.
    - (4) Discrepancies, encroachments, shortage in area, conflicts in boundary lines or any other facts which a survey would disclose.
    - (5) (i) Unpatented mining claims; (ii) reservations or exceptions in patents or in Acts authorizing the issuance thereof, (iii) water rights or claims or title to water.
    - (6) Any right, title, interest, estate or easement in land beyond the lines of the area specifically described or referred to in this report, or in abutting streets, roads, avenues, alleys, lanes, ways or waterways.
    - (7) Any law, ordinance or governmental regulation (including but not limited to building and zoning laws, ordinances or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use or enjoyment on the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the Public Records at the effective date hereof.
    - (8) Any governmental police power not excluded by 2(d)(7) above, except to the extent that notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the Public Records at the effective date hereof.
    - (9) Defects, liens, encumbrances, adverse claims or other matters created, suffered, assumed, agreed to or actually known by the Customer.
  
3. **Charge.** The charge for this report does not include supplemental reports, updates or other additional services of the Company.