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October 19, 2010
Report #1
Encrov Number : 0987334
Encrov Officer: "
Title Wanted 012345
Title QCC3000 Candice E. Gibbons

PRELIMINARY TITLE REPORT FOR:
Eddie Johnson and Katherine Johnson
123 Willamette Street
Salem, OR 97301

C

Policy or Policies to be issued:	Liability	Premium
OWNER'S STANDARD COVERAGE	\$200,000.00	\$825.00
Proposed Insured: Eddie Johnson Katherine Johnson		
ALTA RESIDENTIAL LENDER'S EXTENDED	\$200,000.00	\$310.00
Proposed Insured: <u>Letta</u> Money Lending		
GOVERNMENT LIEN SERVICES		\$50.00
ENDORSEMENTS 9, 116 & 9.1		\$100.00

We are prepared to issue ALTA (2006) title insurance policy Letta of STEWART TITLE
GUARANTY COMPANY, in the usual form insuring the title to the land described as
follows:

D

Let38.ROCKSTAR ESTATES in the City of Salem, Marion County, Oregon.

E

and dated as of October 9, 2010 at 9:00 A.M. , title is vested in:

F

Clark Grismold and Ellen Grismold, as tenants by the entirety

The estate or interest in the land described or referred to in this Commitment
and covered herein is:

Fee Simple

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California (State).



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California. Court of Appeal (2nd Appellate District). Records and Briefs California (State)., Dictionary of Real Estate Terms, Tenth Edition Jack P. Friedman, Jack C. Harris, J. Bruce Lindeman, 2024-10 Barron's Dictionary of Real Estate Terms includes more than 3 000 terms and definitions to help you feel comfortable using modern real estate language This quick reference guide for home buyers and sellers real estate professionals business students investors or attorneys includes Definitions for real estate topics A Z including appraisal architecture brokerage construction debenture flood plain negative amortization security instrument subprime loan underlying mortgage zoning and more More than 200 line illustrations graphs charts tables A list of common abbreviations and mathematical formulas Mortgage payment table and measurement tables for quick reference

Destination Perpetuity Craig O'Rourke, 2016-09-28 As a child Craig watched his parents build a portfolio of income producing real estate As an adult he watched their portfolio produce an endless stream of cash flow that comfortably maintained all of their financial needs for over 40 years As a real estate agent Craig has guided hundreds of clients to create the same long term sustainable mailbox income As a coach he has taught countless real estate agents and individual investors these simple techniques and time proven strategies to build maintain and profit from an income producing real estate portfolio As an author Craig has brought together all of these experiences in a simple easy to follow step by step guidebook that will show you the way to your own path of financial freedom Welcome to Destination Perpetuity

California. Court of Appeal (1st Appellate District). Records and Briefs California (State)., The Nonprofit Mergers Workbook Part I David La Piana, 2008-09-10 Nonprofit mergers are on the rise Executive directors and board members are discovering the advantages comprehensive service delivery better finances more powerful fundraising increased market share Bottom line mergers make more mission possible From assessing reasons and readiness to finding a partner to negotiating the best path to budgeting and implementation author David La Piana guides you through the maze of options with a steady hand Based on experience with more than sixty mergers this handbook is the perfect starting point for any nonprofit exploring a possible merger and a basic resource for all nonprofit managers You ll find how to decide what kind of structure from collaboration to merger meets your goals how to know your own motivation and keep your mission forefront what kind of merger best fits your goals structure and financial situation how to seek merger partners and objectively assess the pros and cons of each how to manage the boards essential role in merger considerations how to exercise due diligence and write the merger agreement how to deal with the rumor mill what you can do yourself when to call in attorneys and consultants and how to select them typical roadblocks and how to beat them how to move past old history and build new traditions as you integrate staff management boards systems and corporate cultures how to budget for and raise funds to implement the merger and much more Full merger case studies decision trees twenty two worksheets checklists tips milestones an extensive resource section and many samples including the minutes of a completed merger negotiation give

you concrete assistance with your own merger plans and implementation A special chapter written for nonprofit organizational consultants explains their roles and responsibilities in assisting clients interested in merger Nolo's Essential Guide to Buying Your First Home Ilona Bray, Ann O'Connell, 2025-03-07 There s no place like home Ready to say goodbye to your landlord With help from Nolo s Essential Guide to Buying Your First Home you ll not only find the right house for you you ll have fun doing it Learn how to research the local market and listings choose a house condo co op or townhouse create a realistic budget qualify for a loan you can truly afford borrow a down payment from friends or family protect yourself with inspections and insurance and negotiate and close the deal successfully You ll find insights from numerous real estate professionals agents attorneys mortgage specialists a home inspector and more It s like having a team of experts by your side Plus read real life stories of over 20 first time homebuyers *Home Buying For Dummies* Eric Tyson, Ray Brown, 2009-04-01 Now updated America s 1 bestselling home buying book Want to buy a house but concerned about the market Have no fear this trusted guide arms you with Eric Tyson and Ray Brown s time tested advice and updated strategies for buying a home in current market conditions You ll discover how to find the right property make smart financial decisions and understand the latest lending requirements and tax implications New to this edition new and expanded coverage to help homebuyers take advantage of low home prices understand the subprime mortgage crisis obtain a mortgage and improve credit scores To buy or not to buy weigh the advantages of owning versus renting get your finances in order and know how much house you can safely afford Handle financing understand your credit rating navigate the different types of mortgages and complete all paperwork Play the real estate game find the right location and property assemble an all star real estate team and make the most of the Internet s real estate resources Let s make a deal negotiate with finesse make successful offers inspect and protect your new home and cover all your bases in escrow Invaluable information especially for the first time home buyer Fort Worth Star Telegram A reference you ll turn to time after time St Petersburg Times Open the book and find Reasons why home prices rise and fall Hands on instruction for buying a home in up or down markets How to pay the price you want The best mortgage options A sample home buying contract Pros and cons of comparable market analysis Tips for overcoming mortgage and appraisal problems How to cope with buyer s remorse The best real estate Web sites **Commercial Real Estate Transactions Handbook** Mark A. Senn, 2009-01-01 With the number and complexity of commercial real estate transactions reaching unprecedented levels professionals in this high stakes industry face a daunting task keeping up with the constant legal and regulatory changes that can impact every phase of a deal Commercial Real Estate Transactions Handbook Fourth Edition will help you plan negotiate and close deals using the insights and strategies of nationally recognized real estate attorney Mark Senn and over 20 experts in the field Collectively the editor and contributors have handled virtually every possible variation of commercial real estate transactions Their clear concise discussions will guide you step by step through each phase Land and space acquisition Creating the owning entity design and construction

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Finding and Buying Your Place in the Country Les Scher, 1974 **Finding & Buying Your Place in the Country** Les Scher, Carol Scher, 1992 The trusted guide that Backwoods Home magazine calls the bible of buying rural property City dwellers and suburbanites who dream of a simpler life in the country will appreciate the Schers straightforward explanations of the particulars of buying rural land Everything is covered in these pages from looking for property through evaluating it and negotiating price to the contract of sale Important topics such as water and easement rights zoning and eminent domain are made clear Sample legal forms and checklists provide the basics and resource listings point to sources of regional and local information including Internet sites A special chapter discusses Canada's real estate market Covering current property laws and financing options this comprehensive resource offers insiders knowledge on how to avoid common pitfalls and prevent costly mistakes *California. Court of Appeal (4th Appellate District). Division 2. Records and Briefs California (State).,* **Title News** ,1950 **The Real Estate Fast Track** David Finkel, 2006-03-31 What if you could consistently bring in 5 000 to 50 000 in real estate cash flow every month Would you change the way you live your life Every year thousands of Americans do just that using real estate to achieve the wealth and independence they've always dreamed of In The Real Estate Fast Track author David Finkel offers step by step guidance on building a real estate business that lets you earn more while you work less You'll master all five of the core skills of the world's wealthiest investors and learn the advanced secrets that have helped Finkel's students and clients buy and sell over 1 billion of real estate much of it without cash or credit You'll build your real estate business until you can relax and watch the money flow in Plus there's more Six forms of leverage you can tap into Five fun easy systems to find deal after deal A simple three step system for safely evaluating any real estate deal Twenty one advanced deal structuring strategies to close even the toughest deal Fourteen advanced negotiating techniques to make up to an extra 25 000 per deal Ten contract pitfalls that trip up most investors Using true stories from real people to illustrate the basics of successful investing this practical step by step guide presents the kind of proven reality based advice you need to live the life of your dreams with all the money and free time you want Naysayers look out The Real Estate Fast Track discloses step by step strategies that practically guarantee immediate cash flow no matter what the real estate market does This stuff works Diane Kennedy bestselling coauthor of The Insider's Guide to Making Money in Real Estate and author of Loopholes of the Rich This book is just like David clear organized and intelligent with an easygoing style The valuable information within is actually a blueprint or how to manual on producing

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Buy Your First Home (Paperback) Regina Brown,2012-10-30 For renters who dream of becoming home owners this comprehensive guide shows each phase of the home buying process in a simple step by step manual

The Secret of Mortgage Lending Success Mortgage Trainers of North America,2008-08 *How to Buy Bank-Owned Properties for Pennies on the Dollar* Jeff Adams,2011-10-07 Buy bank owned properties at fire sale prices Banks and lending institutions today own more than one million foreclosed properties more are in the foreclosure pipeline Banks desperately want to get these properties off their balance sheets but there aren t enough buyers The result is a soft real estate market with prices investors and homeowners may not see again in their lifetime In recent years many bargain hunting investors and homebuyers made the mistake of trying to get foreclosure prices via short sales and pre foreclosure before the bank reclaimed the property They ve been burned by endless delays and uncertainty of the messy foreclosure process With bank owned properties that s over You deal directly with a motivated seller the bank and get the foreclosure price without the hassles and complexity of a short sale or pre foreclosure This book shows you how to negotiate the best possible terms with the real estate owned or REO department of a bank or lender including step by step instructions and no nonsense advice on finding great deals estimating fair market value and closing the deal You don t need a ton of cash because REO investing at fire sale prices is affordable for almost any investor or homebuyer Provides detailed step based guidance on buying REO properties Written by a super successful REO investor with fifteen years of experience

Navigating the Mortgage Maze Andrew Turnauer,2014-09-23 Navigating the Mortgage Maze is a 1996 guide to financing a home Savvy streetwise advice to help with your calculations Securing a mortgage to purchase a home can be one of life s most nerve racking experiences Navigating the Mortgage Maze is your ultimate road map through the twists and turns of the mortgage process Bolstered by a wealth of entertaining and instructive stories and tips veteran mortgage professional Andrew Turnauer guides you every step of the way in acquiring a mortgage bringing his years of experience to bear on such issues as assessing your financial situation and buying power selecting the proper loan configuration prequalifying for loans selecting a lender or mortgage broker improving your credit rating maximizing your collateral capacity and character minimizing the paperwork

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neighborhood you'll love select and work with a knowledgeable hard working agent qualify for the best mortgage figure out how much down payment you can afford make an offer and negotiate a good deal compete in multiple bid situations inspect a house for problems and hazards buy and sell houses simultaneously and get through escrow successfully This edition is completely updated with tips on how to deal with increasing prices and tightened lending practices Not a California resident Check out Nolo's Essential Guide to Buying Your First Home for information on buying a home in your state [How to Buy and Sell Apartment Buildings](#) Eugene E. Vollucci, 2004-06-17 Follow a proven path to greater wealth with the newly updated bestseller How to Buy and Sell Apartment Buildings Through his popular seminar program Eugene Vollucci has shown thousands of experienced real estate investors and novices alike how to take advantage of one of the most rewarding investments you can find apartment buildings In this bestselling guide the Volluccis simple step by step program shows you how to become a real estate millionaire just like they did With material on new IRS rulings tips on avoiding common pitfalls and new advice on assuming loans with delinquent clauses How to Buy and Sell Apartment Buildings is more comprehensive and complete than ever This Second Edition includes all the information that you need to find great real estate deals understand complicated leases and contracts exploit all the tax breaks you're entitled to protect your assets and turn a small investment into millions With the Volluccis straightforward three step system you'll be able to Gauge markets so you know when to buy or sell Read between the lines of property set up sheets to spot good properties Use the latest computer software to accurately evaluate properties Develop a marketing plan to maximize profits when selling Take advantage of all the recent tax law changes Put together an asset protection plan that'll make you judgment proof How to Buy and Sell Apartment Buildings Second Edition also shows you how to concentrate your assets for higher returns use consultants so you aren't left on your own set up a family living partnership to protect your assets and much more

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