

7973 Isabella Way

Recently Renovated Home in White City



7973 Isabella Way
White City, OR 97503

Chris Martin - Ashley Lacer - Alex Larson

541.660.5111

Team@MartinOutdoorProperties.com

 **MOPG**
by John L. Scott

Remarks

Welcoming 3-bedroom, 2-bath single-level home with 1,209 sq ft of comfortable living space and an attached 2-car garage. Inside, you'll appreciate the fresh interior paint and new carpet throughout, creating a clean, move-in-ready feel from day one. The open living area features vaulted ceilings and double pane windows that invite in natural light. The kitchen offers an eating nook perfect for casual meals, homework, or morning coffee. Stay comfortable year-round with efficient double pane windows and air conditioning for the warmer months. Outside, the fenced yard provides room for pets, play, gardening, or simply relaxing, with space to personalize to your needs. A practical floor plan, modern essentials, and low-maintenance livability make this a great option for first-time buyers, downsizers, or anyone looking for a nicely kept single-level home in a convenient location.

White City offers a convenient location in the heart of the Rogue Valley, just minutes from Medford and Eagle Point, with easy access to Hwy 62 and 140 for commuting, shopping, and services. The community has grown into a vibrant residential and employment hub, with nearby schools, parks, and the popular Denman Wildlife Area and Rogue River access for fishing, boating, and outdoor recreation. Residents enjoy a small-town feel with a strong connection to Southern Oregon's outdoor lifestyle while still being close to urban amenities, medical services, and regional attractions.

Property Identification

The property has a physical address of 7973 Isabella Way, White City, Oregon 97503. It is made up of 1 tax lot and 1 account number as shown in the table below.

Property Identification						
Township	Range	Section	Tax Lot	Account #	Acres	Zoning
36S	1W	16DC	107	10970783	<u>0.14</u>	WCUR-6
				Total	0.14	

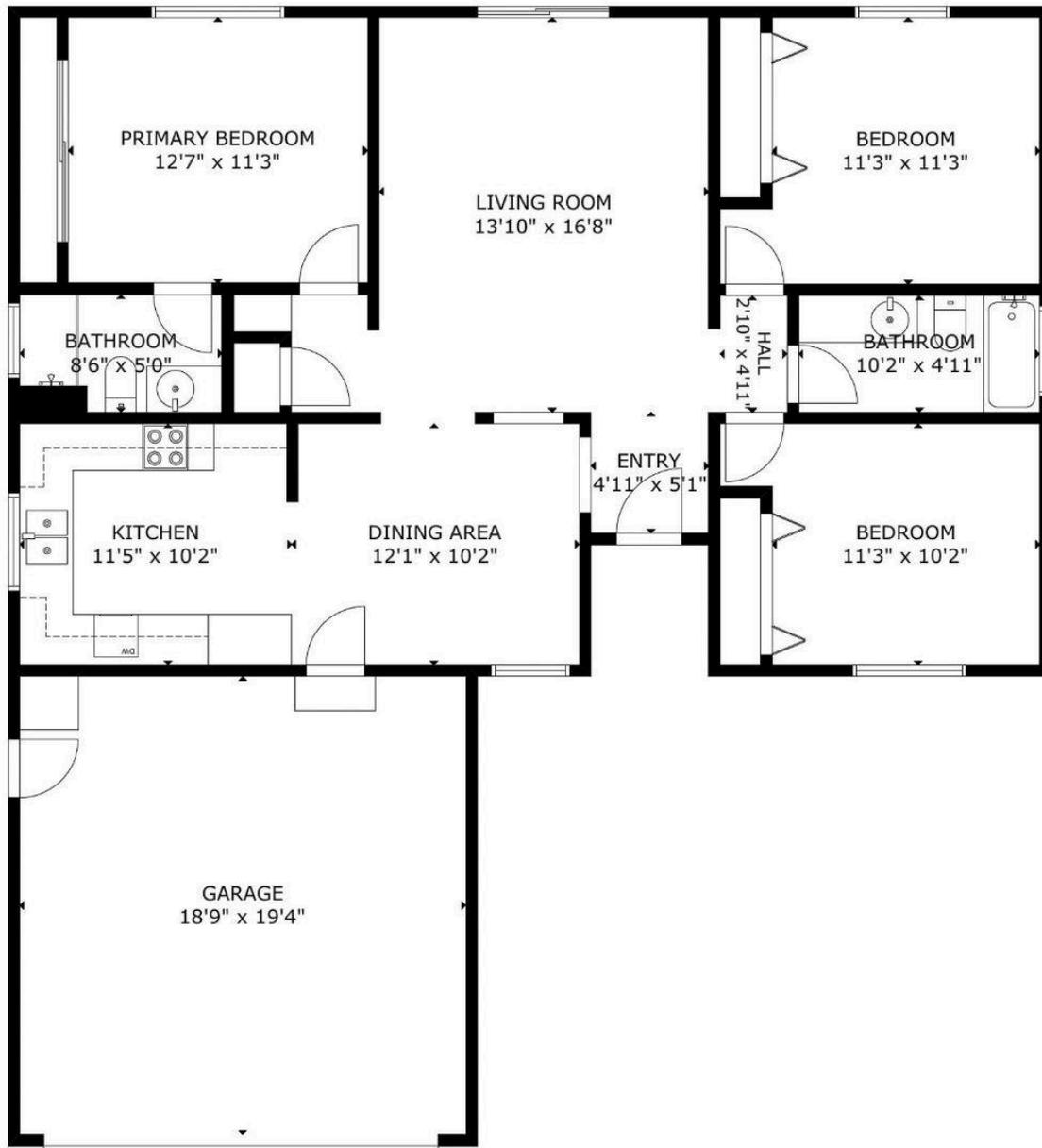
Property Details

Access:	Access is via public, paved Isabella Way
2025 Taxes:	\$2,299.70
Zoning:	White City Urban Residential - 6
Topography:	Level
Domestic Water:	Public water services
Sanitation:	Public sanitation services
Electric/Power:	Standard residential service
Additional Notes:	New interior paint and carpet

Structural Improvements

Main Home:	Single story 1,209 SF home built in 2002 (3 bedrooms and 2 bathrooms) with new interior paint and flooring; attached two-car garage
-------------------	-------------------------------------------------------------------------------------------------------------------------------------

Floor Plan



GROSS INTERNAL AREA
TOTAL: 1,142 sq ft
FLOOR 1: 1,142 sq ft
EXCLUDED AREAS: GARAGE: 363 sq ft
SIZE AND DIMENSIONS ARE APPROXIMATE, ACTUAL MAY VARY

Locational Attributes

Southern Oregon Region: Southern Oregon is strategically located midway between Portland and San Francisco on Interstate 5, with convenient connections to the Oregon coast via Highway 199 and to eastern Oregon via Highways 62 and 140. This good transportation network helps link the most populated cities in the region of Medford, Ashland, Jacksonville, and Grants Pass.

Southern Oregon is an outdoor lifestyle paradise – if there is something related to the outdoors that you love doing, you can do it here! Recreation in the area is vast and there is no shortage of hiking trails, fishing holes, or live water activities due to the abundance of rivers and lakes. The region is home to a wide array of natural amenities like Crater Lake, the Oregon Caves National Monument, and the Rogue River. The area enjoys a mild Mediterranean climate with four distinct seasons and mild winters.

Timber, pears, and cattle have historically been the leading agricultural economic drivers in Southern Oregon. In recent years the region has seen a rise in other types of agriculture including row crops as well as permanent plantings (wine grapes). In more recent years, the area has begun to see increase in notoriety within the wine industry for the region's ability to grow many different varieties at a high quality.

Climate

From a climate perspective, Southern Oregon offers the most diverse growing conditions in Oregon and arguably in the United States. According to Dr. Greg Jones, a local expert climatologist, the maritime air masses that originate over the Pacific are cooled by the ocean currents offshore and moderate the climate of the region. The Rogue Valley has the higher elevations and, along with their general north-south tending valleys, proximity to the ocean, and intervening topographical barriers, creates a climate transect of wetter and cooler conditions in the western parts of the region to the warmer and drier eastern areas.

Winter temperatures below freezing and summer temperatures above 90°F are common. July average maximum temperatures range from the low 80s to the lower 90s and January average minimum temperatures stay around the low 30s. There is an average of 36 inches of rain and an average of 5 inches of snow per year. On average, there are also 194 sunny days per year in Josephine County.

Sources: Greg Jones, <https://www.linfield.edu/wine/greg-jones.html> and Sperling's Best Places.

Notice of Disclosures

No warranty or representation, express or implied, is made as to the accuracy of the information contained herein; all information contained herein is subject to change, errors, and omission and is subject to your independent verification. LandLeader NW LLC assumes no liability for inaccuracy contained herein. The information contained in and transmitted with this communication is strictly confidential, is intended only for the use of the intended recipient, and is the property of the Sender or its affiliates and subsidiaries. If you are not the intended recipient, you are hereby notified that any use of the information contained in or transmitted with the communication or dissemination, distribution, or copying of this communication is strictly prohibited by law. If you have received this communication in error, please immediately return this communication to the sender and delete the original message and any copy of it in your possession.

Exhibit A

(Property Information)



FIRST AMERICAN TITLE

Property Research Report

SUBJECT PROPERTY

7973 Isabella Way

Parcel #: 10970783

Map & Taxlot #: 361W16DC00107

County: Jackson

OWNER

Caswell, Roger

Caswell, Debra

DATE PREPARED

Date: 10/01/2025

PREPARED BY

gparilla@firstam.com



First American Title

Customer Service Department

541.776.4555

cservice@firstam.com

©2018 First American Financial Corporation and/or its affiliates.

All rights reserved. | NYSE: FAF | 39203000418

IMPORTANT – READ CAREFULLY: 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, IF ANY. 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.



First American Title

Customer Service Department
541.776.4555
cservice@firstam.com
Date: 10/01/2025

OWNERSHIP INFORMATION

Owner: Caswell, Roger
CoOwner: Caswell, Debra
Site: 7973 Isabella Way White City OR 97503
Mail: PO Box 894 Ashland OR 97520

Parcel #: 10970783
Ref Parcel #: 361W16DC00107
TRS: 36S / 01W / 16 / SE
County: Jackson

PROPERTY DESCRIPTION

Map Grid:
Census Tract: 001303 Block: 1003
Neighborhood:
School Dist: 9 Eagle Point
Impr Type:
Subdiv/Plat: Mount Royal Subdivision
Land Use: 101 - Residential - Improved (typical of class)
Std Land Use: 1001 - Single Family Residential
Zoning: County-WCUR-6 - White City Urban Residential - 6
Lat/Lon: 42.433285 / -122.82196
Watershed: Gold Hill-Rogue River
Legal:

ASSESSMENT AND TAXATION

Market Land: \$118,000.00
Market Impr: \$210,290.00
Market Total: \$328,290.00 (2025)
% Improved: 0.00%
Assessed Total: \$162,130.00 (2025)
Levy Code: 0926
Tax: \$2,245.22 (2024)
Millage Rate: 14.2636
Exemption: \$0.00
Exemption Type:

MAIN PROPERTY CHARACTERISTICS

Bedrooms: 3	Total SqFt: 1,209 SqFt	Year Built: 2002
Baths, Total: 2	First Floor: 1,209 SqFt	Eff Year Built:
Baths, Full: 0	Second Floor: 0 SqFt	Lot Size Ac: 0.14 Acres
Baths, Half: 0	Basement Fin: 0 SqFt	Lot Size SF: 6,098 SqFt
Total Units: 1	Basement Unfin: 0 SqFt	Lot Width: 0
# Stories: 1	Basement Total: 0 SqFt	Lot Depth: 0
# Fireplaces: 0	Attic Fin: 0 SqFt	Roof Material: HEAVY COMP
Cooling: Yes	Attic Unfin: 0 SqFt	Roof Shape:
Heating:	Attic Total: 0 SqFt	Ext Walls: 6 - Concrete
Building Style:	Garage: Attached 400 SqFt	Const Type:

IMPROVEMENT: 58423 - 131 - RESIDENCE

One story

Year Built: 2002
Bedrooms: 3
Bath Total: 0
Garage SqFt: 0
Basement Unfin SqFt: 0
Basement Fin SqFt: 0
Floor Dsc:

Total SqFt: 0
Finished SqFt: 1,209
1st Floor SqFt: 1,209
2nd Floor SqFt: 0
Attic Fin SqFt: 0
Attic Unin SqFt: 0

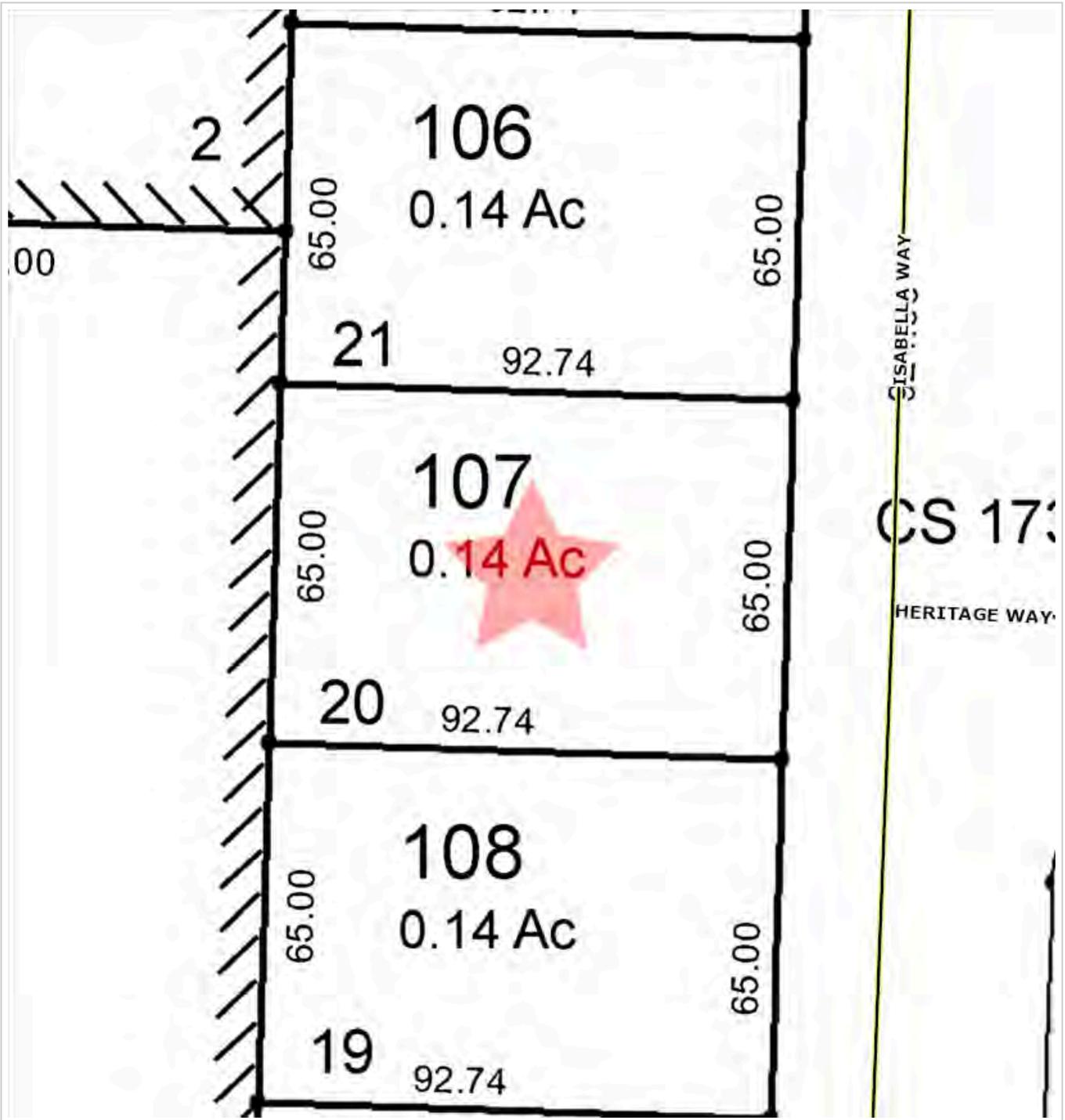
PARCEL ID: 10970783

Condition:
Unfinished SqFt: 0
Carport SqFt: 0
Heat Type:
Ext. Wall:
Foundation:

SALES AND LOAN INFORMATION

Owner	Date	Doc #	Sale Price	Deed Type	Loan Amt	Loan Type
ROGER CASWELL	11/13/2020	42810		Warranty Deed		Conv/Unk
EDWIN B CASWELL	09/18/2002	49446	\$115,900.00	Warranty Deed		Conv/Unk
ADAMS HOMES INC	06/28/2002	35206	\$168,000.00	Warranty Deed		Conv/Unk

Sentry Dynamics, Inc. and its customers make no representations, warranties or conditions, express or implied, as to the accuracy or completeness of information contained in this report.



First American Title

Parcel ID: 10970783

Site Address: 7973 Isabella Way

Sentry Dynamics, Inc. and its customers make no representations, warranties or conditions, express or implied, as to the accuracy or completeness of information contained in this report.

Aerial Map



First American Title

Parcel ID: 10970783

Sentry Dynamics, Inc. and its customers make no representations, warranties or conditions, express or implied, as to the accuracy or completeness of information contained in this report.

AFTER RECORDING RETURN TO:

Roger and Debra Caswell
c/o Erinn M. Cypher, P.C.
P.O. Box 215
Medford, OR 97501

SEND TAX STATEMENTS TO:

Roger and Debra Caswell
P.O. Box 894
Ashland, OR 97520



I, Christine Walker, County Clerk for Jackson County, Oregon, certify that the instrument identified herein was recorded in the Clerk records.
Christine Walker - County Clerk

SPACE ABOVE THIS LINE FOR RECORDER'S USE

WARRANTY DEED – STATUTORY FORM

ROGER A. CASWELL and MARY E. CASWELL, surviving co-trustees of the CASWELL TRUST dated March 15, 1998, as amended and restated on January 29, 2007, Grantor, conveys and warrants to ROGER CASWELL and DEBRA CASWELL, as tenants by the entirety, Grantee, the following described real property, free and clear of encumbrances except as specifically set forth below, situated in the County of Jackson, State of Oregon,

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

The property is free from encumbrances, except:

Covenants, conditions, restrictions and/or easements, if any, affecting title, which may appear in the public record, including those shown on any recorded plat or survey.

The true consideration for this conveyance is **Two Hundred Thirty-Five Thousand Dollars and 00/100 Cents (\$235,000.00)**. (Here comply with the requirements of ORS 93.030.)

BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON TRANSFERRING FEE TITLE SHOULD INQUIRE ABOUT THE PERSON'S RIGHTS, IF ANY, UNDER ORS 195.300, 195.301 AND 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8, OREGON LAWS 2010. THIS INSTRUMENT DOES NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY THAT THE UNIT OF LAND BEING TRANSFERRED IS A LAWFULLY ESTABLISHED LOT OR PARCEL, AS DEFINED IN ORS 92.010 OR 215.010, TO VERIFY THE APPROVED USES OF THE LOT OR PARCEL, TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES, AS DEFINED IN ORS 30.930, AND TO INQUIRE ABOUT THE RIGHTS OF NEIGHBORING PROPERTY OWNERS, IF ANY, UNDER ORS 195.300, 195.301 AND 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8, OREGON LAWS 2010.



WARRANTY DEED – STATUTORY FORM
(continued)

IN WITNESS WHEREOF, the undersigned have executed this document on the date set forth below.

Dated this 30th day of October, 2020.

CASWELL TRUST dated March 15, 1998, as amended and restated on January 29, 2007

/s/ Roger Caswell
By: Roger A. Caswell, Surviving Co-Trustee

/s/ Mary E. Caswell
By: Mary E. Caswell, Surviving Co-Trustee

ERINN MCGLYNN CYPHER
NOTARY PUBLIC-OREGON
MY COMMISSION NO. 996276
MY COMMISSION EXPIRES: 01/27/2024

STATE OF OREGON)
) ss.
County of JACKSON)

This instrument was acknowledged before me on this 30th day of October, 2020, by ROGER A. CASWELL as surviving co-trustee of the CASWELL TRUST dated March 15, 1998, as amended and restated on January 29, 2007.



[Signature]
Notary Public for Oregon
My commission expires: 01/27/2024

STATE OF OREGON)
) ss.
County of JACKSON)

This instrument was acknowledged before me on this 30th day of October, 2020, by MARY E. CASWELL as surviving co-trustee of the CASWELL TRUST dated March 15, 1998, as amended and restated on January 29, 2007.



[Signature]
Notary Public for Oregon
My commission expires: 01/27/2024

EXHIBIT "A"
Legal Description

Lot 20, MOUNT ROYAL SUBDIVISION, Jackson County, Oregon.

2024 JAN 21 2024

STATEMENT OF TAX ACCOUNT
JACKSON COUNTY TAX COLLECTOR
JACKSON COUNTY COURTHOUSE
MEDFORD, OR 97501
(541) 774-6541

1-Oct-2025

CASWELL ROGER/DEBRA
PO BOX 894
ASHLAND OR 97520

Tax Account #	10970783	Lender Name	
Account Status	A	Loan Number	
Roll Type	Real	Property ID	0926
Situs Address	7973 ISABELLA WAY WHITE CITY OR	Interest To	Oct 1, 2025

Tax Summary

Tax Year	Tax Type	Total Due	Current Due	Interest Due	Discount Available	Original Due	Due Date
2024	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,245.22	Nov 15, 2024
2023	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,169.25	Nov 15, 2023
2022	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,110.01	Nov 15, 2022
2021	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,047.68	Nov 15, 2021
2020	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,173.01	Nov 15, 2020
2019	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,139.55	Nov 15, 2019
2018	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,087.93	Nov 15, 2018
2017	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,035.24	Nov 15, 2017
2016	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,987.28	Nov 15, 2016
2015	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,904.27	Nov 15, 2015
2014	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,854.08	Nov 15, 2014
2013	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,666.51	Nov 15, 2013
2012	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,662.32	Nov 15, 2012
2011	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,740.25	Nov 15, 2011
2010	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,716.24	Nov 15, 2010
2009	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,667.57	Nov 15, 2009
2008	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,644.48	Nov 15, 2008
2007	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,619.29	Nov 15, 2007
2006	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,736.10	Nov 15, 2006
2005	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,526.17	Nov 15, 2005
2004	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,491.02	Nov 15, 2004
2003	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,453.22	Nov 15, 2003
2002	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$25.21	Nov 15, 2002
Total		\$0.00	\$0.00	\$0.00	\$0.00		

Improvement Summary

JACKSON County

For Assessment Year 2025

Account ID 10970783

Map 361W16-DC-00107

Situs 7973 ISABELLA WAY WHITE CITY OR

Mailing CASWELL ROGER/DEBRA
PO BOX 894
ASHLAND OR 97520

Bldg	Code Area	Stat Class	Year Built	Comp %	Description	Sqft
1	0926	131	2002	100	131 - One story	1,209

Rooms: 3 - BD, 2 - FB

Floors

Description	Class	Comp %	OR %	Sqft
First Floor	3 +	100		1209
Garage	3 +	100		400

Improvement Inventory

Description	Qty/Size	Description	Qty/Size
DISHWASHER	1	LAVATORY	2
DISPOSAL	1	SFR-INVENTORY	1209
FA/CENTRAL AIR	1209	SHOWER	1
HEAVY COMP	1209	TOILET	2
HEAVY COMP	400	TUB/SHOWER	1
HOOD/FAN	1		

Accessories

Description	Size	Qty
TYPICAL ACC PKG	0	1

Total RMV \$216,600

STATEMENT OF TAX ACCOUNT
JACKSON COUNTY TAX COLLECTOR
JACKSON COUNTY COURTHOUSE
MEDFORD, OR 97501
(541) 774-6541

18-Nov-2025

CASWELL ROGER/DEBRA
PO BOX 894
ASHLAND OR 97520

Tax Account #	10970783	Lender Name	
Account Status	A	Loan Number	
Roll Type	Real	Property ID	0926
Situs Address	7973 ISABELLA WAY WHITE CITY OR	Interest To	Nov 18, 2025

Tax Summary

Tax Year	Tax Type	Total Due	Current Due	Interest Due	Discount Available	Original Due	Due Date
2025	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,299.70	Nov 15, 2025
2024	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,245.22	Nov 15, 2024
2023	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,169.25	Nov 15, 2023
2022	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,110.01	Nov 15, 2022
2021	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,047.68	Nov 15, 2021
2020	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,173.01	Nov 15, 2020
2019	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,139.55	Nov 15, 2019
2018	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,087.93	Nov 15, 2018
2017	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,035.24	Nov 15, 2017
2016	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,987.28	Nov 15, 2016
2015	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,904.27	Nov 15, 2015
2014	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,854.08	Nov 15, 2014
2013	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,666.51	Nov 15, 2013
2012	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,662.32	Nov 15, 2012
2011	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,740.25	Nov 15, 2011
2010	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,716.24	Nov 15, 2010
2009	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,667.57	Nov 15, 2009
2008	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,644.48	Nov 15, 2008
2007	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,619.29	Nov 15, 2007
2006	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,736.10	Nov 15, 2006
2005	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,526.17	Nov 15, 2005
2004	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,491.02	Nov 15, 2004
2003	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,453.22	Nov 15, 2003
2002	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$25.21	Nov 15, 2002
	Total	\$0.00	\$0.00	\$0.00	\$0.00		

Exhibit B

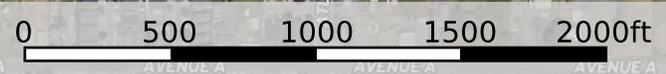
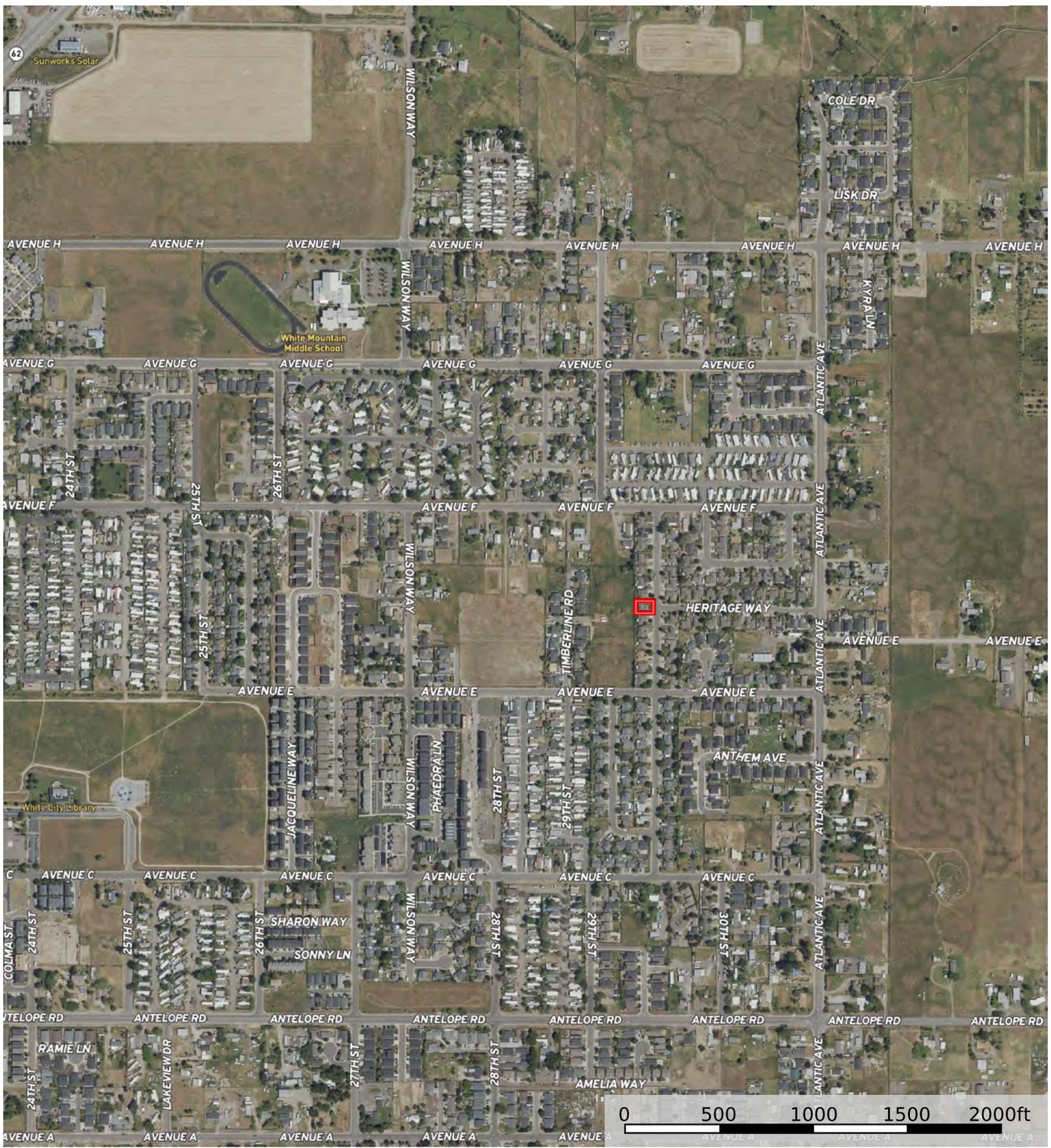
(Property Maps)



 Boundary

7973 Isabella Way

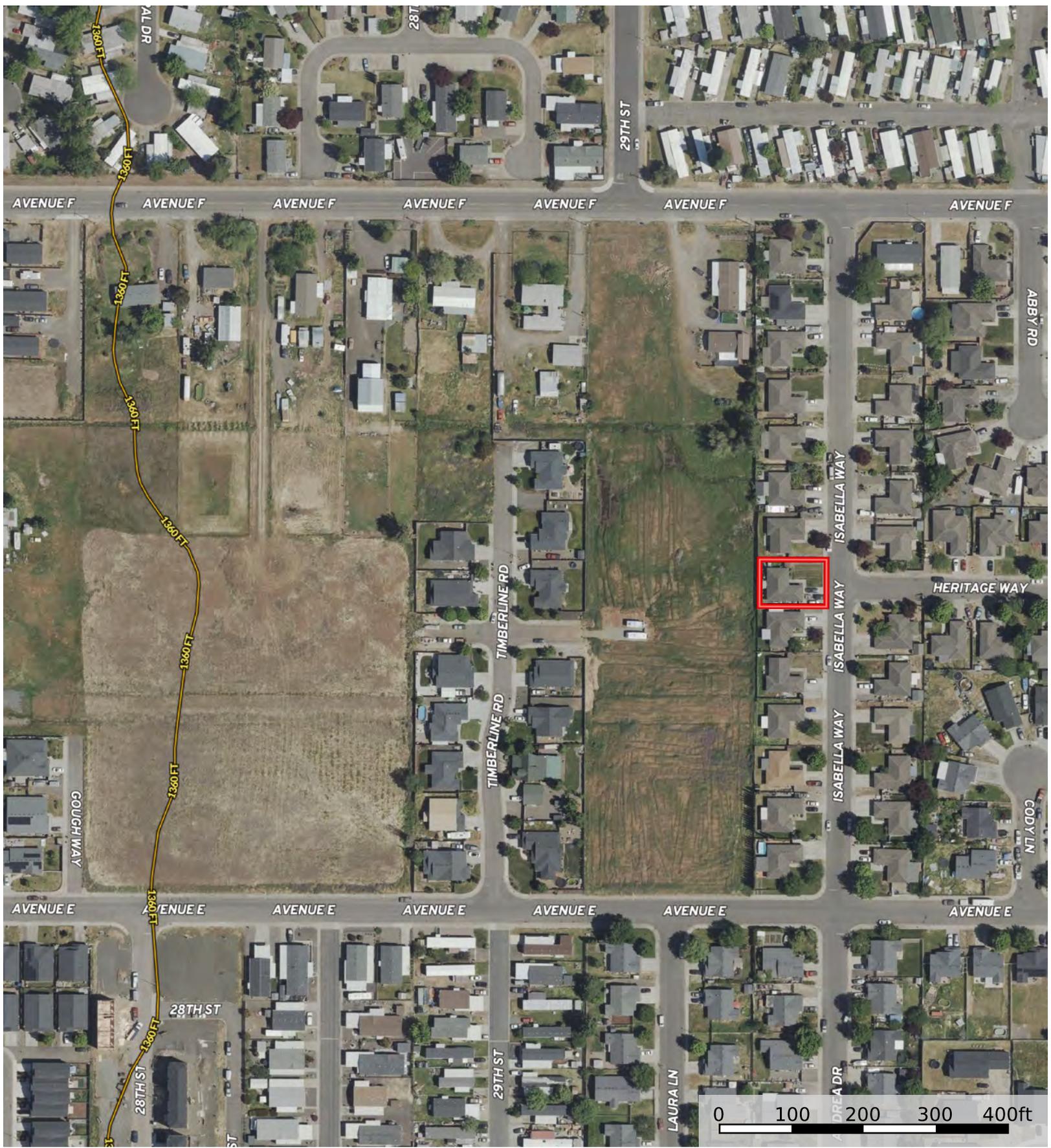
Oregon, AC +/-



 Boundary

7973 Isabella Way

Oregon, AC +/-



 Boundary

7973 Isabella Way Oregon, AC +/-



 Boundary

Exhibit C

(Preliminary Title Report)



First American Title™

First American Title Insurance Company

1225 Crater Lake Avenue, Suite 101
Medford, OR 97504
Phn - (541)779-7250
Fax - (866)400-2250

Order No.: 7161-4328579
November 19, 2025

FOR QUESTIONS REGARDING YOUR CLOSING, PLEASE CONTACT:

LISA TATE, Escrow Officer/Closer
Phone: (541)779-7250x5435 - Fax: (866)839-7125- Email:LTate@firstam.com
First American Title Insurance Company
1225 Crater Lake Avenue, Suite 101, Medford, OR 97504

FOR ALL QUESTIONS REGARDING THIS PRELIMINARY REPORT, PLEASE CONTACT:

Regina Cranston, Title Officer
Phone: (541)779-7250 - Email: rcranston@firstam.com

Preliminary Title Report

This report is for the exclusive use of the parties herein shown and is preliminary to the issuance of a title insurance policy and shall become void unless a policy is issued, and the full premium paid.

Please be advised that any provision contained in this document, or in a document that is attached, linked or referenced in this document, that under applicable law illegally discriminates against a class of individuals based upon personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or any other legally protected class, is illegal and unenforceable by law.

Situs Address as disclosed on Jackson County Tax Roll:

7973 Isabella Way, White City, OR 97503

2021 ALTA Owners Standard Coverage	Liability \$	325,000.00	Premium \$	1,000.00
2021 ALTA Owners Extended Coverage	Liability \$		Premium \$	
2021 ALTA Lenders Standard Coverage	Liability \$		Premium \$	
2021 ALTA Lenders Extended Coverage	Liability \$	TBD	Premium \$	TBD
Endorsement 9.10, 22 & 8.1			Premium \$	100.00
Govt Service Charge			Cost \$	30.00
Other			Cost \$	

Proposed Insured Lender: Lender To Be Determined

Proposed Borrower: TBD

We are prepared to issue Title Insurance Policy or Policies of First American Title Insurance Company, a Nebraska Corporation in the form and amount shown above, insuring title to the following described land:

The land referred to in this report is described in Exhibit A attached hereto.

and as of November 12, 2025 at 8:00 a.m., [title to the fee simple estate is vested in:](#)

Roger Caswell and Debra Caswell, as tenants by the entirety

Subject to the exceptions, exclusions, and stipulations which are ordinarily part of such Policy form and 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; proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. 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, or claims of easement, not shown by the public records; reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
4. Any encroachment (of existing improvements located on the subject land onto adjoining land or of existing improvements located on adjoining land onto the subject land), encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the subject land.
5. Any lien, or right to a lien, for services, labor, material, equipment rental or workers compensation heretofore or hereafter furnished, imposed by law and not shown by the public records.

The exceptions to coverage 1-5 inclusive as set forth above will remain on any subsequently issued Standard Coverage Title Insurance Policy.

In order to remove these exceptions to coverage in the issuance of an Extended Coverage Policy the following items are required to be furnished to the Company; additional exceptions to coverage may be added upon review of such information:

- A. Survey or alternative acceptable to the company
 - B. Affidavit regarding possession
 - C. Proof that there is no new construction or remodeling of any improvement located on the premises. In the event of new construction or remodeling the following is required:
 - i. Satisfactory evidence that no construction liens will be filed; or
 - ii. Adequate security to protect against actual or potential construction liens;
 - iii. Payment of additional premiums as required by the Industry Rate Filing approved by the Insurance Division of the State of Oregon
6. Water rights, claims or title to water, whether or not shown by the public record.
 7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records.
 8. The premises herein described are within and subject to the statutory powers of the Rogue Valley Sewer Services.
 9. Conditions, reservations and declarations, including terms and provisions thereof.
Recorded: October 24, 1949 as [Volume 325, Page 83](#)

10. Covenants, conditions, restrictions and/or easements; but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, family status, or national origin to the extent such covenants, conditions or restrictions violate Title 42, Section 3604(c), of the United States Codes:
Recording Information: April 27, 1984 as Document No. [84-06546](#) and May 29, 1985 as Document No. [85-08388](#)
11. Easement as shown on the recorded plat/partition
For: Public Utilities, Drainage, Cable Television and Construction And Maintenance of Sanitary Sewer, Water Lines, Electric & Irrigation
Affects: See plat for exact location
12. Covenants, conditions, restrictions and/or easements; but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, family status, or national origin to the extent such covenants, conditions or restrictions violate Title 42, Section 3604(c), of the United States Codes:
Recording Information: July 15, 2002 as Document No. [02-37592](#)
13. The By-Laws, including the terms and provisions thereof of Mount Royal Subdivision Homeowners.
Recorded: July 15, 2002 as Document No. [02-37593](#)
14. Regulations and Assessments of Mount Royal Subdivision Homeowner's Association, as set forth in Declaration recorded July 15, 2002 as Document No. [02-37593](#).

- END OF EXCEPTIONS -

NOTE: We find no matters of public record against TBD that will take priority over any trust deed, mortgage or other security instrument given to purchase the subject real property as established by ORS 18.165.

NOTE: Taxes for the year 2025-2026 PAID IN FULL

Tax Amount:	\$2,299.70
Map No.:	361W16DC 107
Property ID:	1-097078-3
Tax Code No.:	9-26

NOTE: According to the public record, the following deed(s) affecting the property herein described have been recorded within 24 months of the effective date of this report: NONE

NOTE: We find no outstanding voluntary liens of record affecting subject property. An inquiry should be made concerning the existence of any unrecorded lien or other indebtedness which could give rise to any security interest in the subject property.

THANK YOU FOR CHOOSING FIRST AMERICAN TITLE!
WE KNOW YOU HAVE A CHOICE!

REGINA CRANSTON
TITLE OFFICER
rcranston@firstam.com

Recording Information

For county recording requirements and fees visit
<https://jacksoncountyor.gov/departments/clerk/recording/index.php>

NOTE: Non-standard Document Fee of \$20.00, if applicable, will be imposed by the county clerk for documents presented for recording that fail to meet the requirements established by ORS 205.27

You can also calculate fees by using our Title Fee Calculator at
<https://facc.firstam.com/>.

cc: Lender To Be Determined

cc: Chris Martin, John L Scott Real Estate
871 Medford Center, Medford, OR 97504

Exhibit "A"

Real property in the County of Jackson, State of Oregon, described as follows:

Lot 20, MOUNT ROYAL SUBDIVISION, Jackson County, Oregon, according to the Official Plat thereof, recorded in [Volume 28, Page 25](#) of plat records.



First American Title Insurance Company

SCHEDULE OF EXCLUSIONS FROM COVERAGE

ALTA LOAN POLICY (07/01/21)

The following matters are excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. a. any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) that restricts, regulates, prohibits, or relates to:
 - i. the occupancy, use, or enjoyment of the Land;
 - ii. the character, dimensions, or location of any improvement erected on the Land;
 - iii. the subdivision of land; or
 - iv. environmental remediation or protection.
- b. any governmental forfeiture, police, regulatory, or national security power.
- c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.
Exclusion 1 does not modify or limit the coverage provided under Covered Risk 5 or 6.
2. Any power of eminent domain. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 7.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
 - a. created, suffered, assumed, or agreed to by the Insured Claimant;
 - b. not Known to the Company, not recorded in the Public Records at the Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - c. resulting in no loss or damage to the Insured Claimant;
 - d. attaching or created subsequent to the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 11, 13, or 14); or
 - e. resulting in loss or damage that would not have been sustained if consideration sufficient to qualify the Insured named in Schedule A as a bona fide purchaser or encumbrancer had been given for the Insured Mortgage at the Date of Policy.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business law.
5. Invalidity or unenforceability of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury law or Consumer Protection Law.
6. **Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transaction creating the lien of the Insured Mortgage is a:**
 - a. fraudulent conveyance or fraudulent transfer;
 - b. voidable transfer under the Uniform Voidable Transactions Act; or
 - c. preferential transfer:
 - i. to the extent the Insured Mortgage is not a transfer made as a contemporaneous exchange for new value; or
 - ii. for any other reason not stated in Covered Risk 13.b.
7. Any claim of a PACA-PSA Trust. Exclusion 7 does not modify or limit the coverage provided under Covered Risk 8.
8. Any lien on the Title for real estate taxes or assessments imposed by a governmental authority and created or attaching between the Date of Policy and the date of recording of the Insured Mortgage in the Public Records. Exclusion 8 does not modify or limit the coverage provided under Covered Risk 2.b. or 11.b.
9. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

ALTA OWNER'S POLICY (07/01/21)

The following matters are excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. a. any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) that restricts, regulates, prohibits, or relates to:
 - i. the occupancy, use, or enjoyment of the Land;
 - ii. the character, dimensions, or location of any improvement on the Land;
 - iii. the subdivision of land; or
 - iv. environmental remediation or protection.
- b. any governmental forfeiture, police, regulatory, or national security power.
- c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.
Exclusion 1 does not modify or limit the coverage provided under Covered Risk 5 or 6.
2. Any power of eminent domain. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 7.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
 - a. created, suffered, assumed, or agreed to by the Insured Claimant;
 - b. not Known to the Company, not recorded in the Public Records at the Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - c. resulting in no loss or damage to the Insured Claimant;
 - d. attaching or created subsequent to the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 9 or 10); or
 - e. resulting in loss or damage that would not have been sustained if consideration sufficient to qualify the Insured named in Schedule A as a bona fide purchaser had been given for the Title at the Date of Policy.
4. **Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transaction vesting the Title as shown in Schedule A is a:**
 - a. fraudulent conveyance or fraudulent transfer;
 - b. voidable transfer under the Uniform Voidable Transactions Act; or
 - c. preferential transfer:
 - i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
 - ii. for any other reason not stated in Covered Risk 9.b.
5. Any claim of a PACA-PSA Trust. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 8.
6. Any lien on the Title for real estate taxes or assessments imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 6 does not modify or limit the coverage provided under Covered Risk 2.b.
7. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

SCHEDULE OF STANDARD EXCEPTIONS

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; proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. 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, or claims of easement, not shown by the public records; reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
4. Any encroachment (of existing improvements located on the subject land onto adjoining land or of existing improvements located on adjoining land onto the subject land), encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the subject land.
5. Any lien" or right to a lien, for services, labor, material, equipment rental or workers compensation heretofore or hereafter furnished, imposed by law and not shown by the public records.

NOTE: A SPECIMEN COPY OF THE POLICY FORM (OR FORMS) WILL BE FURNISHED UPON REQUEST

Rev. 07-01-21



Privacy Notice

Last Updated and Effective Date: December 1, 2024

First American Financial Corporation and its subsidiaries and affiliates (collectively, "First American," "we," "us," or "our") describe in our full privacy notice ("Notice"), which can be found at <https://www.firstam.com/privacy-policy/>, how we collect, use, store, sell or share your personal information when: (1) you access or use our websites, mobile applications, web-based applications, or other digital platforms where the Notice is posted ("Sites"); (2) you use our products and services ("Services"); (3) you communicate with us in any manner, including by e-mail, in-person, telephone, or other communication method ("Communications"); (4) we obtain your information from third parties, including service providers, business partners, and governmental departments and agencies ("Third Parties"); and (5) you interact with us to conduct business dealings, such as the personal information we obtain from business partners and service providers and contractors who provide us certain business services ("B2B"). This shortened form of the Notice describes some of the terms contained in the full Privacy Notice. Personal information is sometimes also referred to as personal data, personally identifiable information or other like terms to mean any information that directly or indirectly identifies you or is reasonably capable of being associated with you or your household. However, certain types of information are not personal information and thus, not within the scope of our Notice, such as: (1) publicly available information; and (2) de-identified and aggregated data that is not capable of identifying you. If we use de-identified or aggregated data, we commit to maintain and use the information in a non-identifiable form and not attempt to reidentify the information, unless required or permitted by law.

This Notice applies wherever it is posted. To the extent a First American subsidiary or affiliate has different privacy practices, such entity shall have their own privacy statement posted as applicable.

Please note that this Notice does not apply to any information we collect from job candidates and employees. Our employee and job candidate privacy notice can be found [here](#).

What Type Of Personal Information Do We Collect About You? We collect a variety of categories of personal information about you. To learn more about the categories of personal information we collect, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Collect Your Personal Information? We collect your personal information: (1) directly from you; (2) automatically when you interact with us; and (3) from other parties, including business parties and affiliates.

How Do We Use Your Personal Information? We may use your personal information in a variety of ways, including but not limited to providing the services you have requested, fulfilling your transactions, complying with relevant laws and our policies, and handling a claim. To learn more about how we may use your personal information, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Disclose Your Personal Information? We may disclose your personal information, including to subsidiaries, affiliates, and to unaffiliated parties, such as service providers and contractors: (1) with your consent; (2) in a business transfer; and (3) for legal process and protection. Although **we do not "sell" your information in the traditional sense, the definition of "sale" is broad under the CCPA that some disclosures of your information to third parties may be considered a "sale" or "sharing" for targeted advertising.** To learn more about how we disclose your personal information, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Store and Protect Your Personal Information? The security of your personal information is important to us. We take all commercially reasonable steps to make sure your personal information is protected. We use our best efforts to maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your personal information.

How Long Do We Keep Your Personal Information? We keep your personal information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations.



Your Choices We provide you the ability to exercise certain controls and choices regarding our collection, use, storage, and disclosure of your personal information. You can learn more about your choices by visiting <https://www.firstam.com/privacy-policy/>.

International Jurisdictions: Our Services are offered in the United States of America (US), and are subject to US federal, state, and local law. If you are accessing the Services from another country, please be advised that you may be transferring your information to us in the US, and you consent to that transfer and use of your information in accordance with the Notice. You also agree to abide by the applicable laws of applicable US federal, state, and local laws concerning your use of the Services, and your agreements with us.

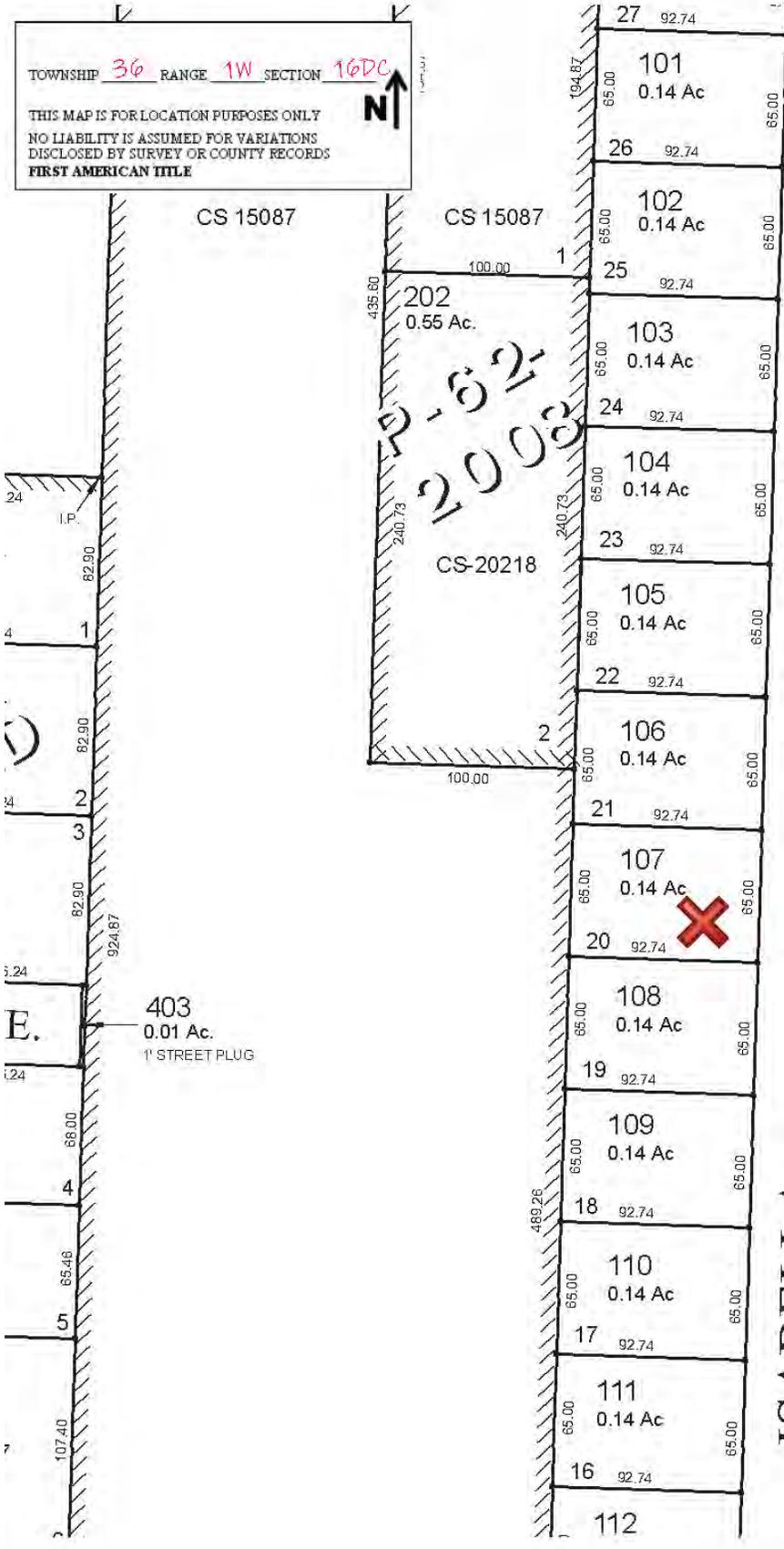
Changes to Our Notice: We may change the Notice from time to time. Any and all changes to the Notice will be reflected on this page and in the full Notice, and where appropriate provided in person or by another electronic method.

YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH OUR SERVICES OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THIS NOTICE HAS BEEN PROVIDED TO YOU WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THE NOTICE.

For California Residents If you are a California resident, you may have certain rights under California law, including but not limited to the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act and its implementing regulations. To learn more, please visit <https://www.firstam.com/privacy-policy/>.

Contact Us: dataprivacy@firstam.com or toll free at 1-866-718-0097.

TOWNSHIP 36 RANGE 1W SECTION 16DC
 THIS MAP IS FOR LOCATION PURPOSES ONLY
 NO LIABILITY IS ASSUMED FOR VARIATIONS
 DISCLOSED BY SURVEY OR COUNTY RECORDS
 FIRST AMERICAN TITLE



WAY

MOUNT
 ROYAL
 SUBDIVISION

CS 17311
 HERITAGE
 WAY

ISABELLA

APPROX.
 1/16 CORNER