

Offering Memorandum

Freshly Renovated Single Level Home

856 W 14th Street
Medford, Jackson County, Oregon 97501



HOMIES
by **MOPPG**

Remarks

Beautifully updated single level home offering comfort, functionality, and charm throughout. This 3 bedroom, 2 full bath home features a well designed layout with a spacious living room, cozy gas fireplace, and a dedicated office that can easily serve as a 4th bedroom, guest space, or flex room. The kitchen has been refreshed with newly painted cabinets and new butcher block countertops, flowing seamlessly into the formal dining area, perfect for everyday living and entertaining alike. Refinished hardwood floors and fresh interior paint create a clean, move-in ready feel, while new bathroom vanities add a stylish modern touch.

Step outside to enjoy the back deck overlooking a peaceful yard with a water feature, chicken coop with run, and workshop area offering space for hobbies, storage, or weekend projects. A laundry room and single car garage add everyday convenience and practicality.

Ideally located near Washington Elementary, this home also offers easy access to all that Medford has to offer. Enjoy the convenience of nearby shopping, dining, parks, and services while living in one of Southern Oregon's most accessible hubs. Medford is known as the heart of the Rogue Valley, offering a vibrant blend of small town warmth and modern amenities, all surrounded by scenic mountain views, outdoor recreation, award winning wineries, and the natural beauty that makes this region so desirable. Whether you are looking for comfort at home or connection to the Rogue Valley lifestyle, this property offers a wonderful opportunity to enjoy both.

Floor Plan



Home Details

Year Built	1954
Home SF	1,510 SF
Bedrooms	3
Bathrooms	2 - Full
Other Spaces	Kitchen, formal dining, living room, office & laundry
Garage Sq. Ft.	480 SF (1 car capacity with workshop space)
Heating/Cooling	Forced air with natural gas furnace and air conditioning
Foundation	Concrete perimeter
Roof	Composition
Framing/Siding	Wood frame/Wood & T-111 on the front
Featured Interior Finishes	Butcher block kitchen countertops, gas fireplace, new bathroom vanities, and refinished hardwood floors
Exterior Features	Easy to maintain yard, fenced backyard, covered back deck, covered front porch, chicken coop with run, water feature

Property Description							
Township	Range	Section	Tax Lot	Account #	Acres	Zoning	2025 Taxes
37S	2W	25DC	12600	10412645	<u>0.14</u>	SFR-10	\$2,542.24
				Total	0.14		\$2,542.24

Address: 856 W 14th Street, Medford, Oregon 97501

Zoning: Medford-SFR-10 (Single Family Residential)

Topography: Level

Elevation: +/- 1,440 ft, with the house at +/- 1,440 ft

Electric: Pacific Power Company; standard 200 amp service

Internet & Phone: Spectrum

Domestic Water: Public water services

Sanitation: Public sanitation services

Water Rights: None at this time

Inclusions: Refrigerator and oven

Parking: Alley access to private parking in front of the garage;
additional parking on the street in the front of the home

Aerial Map



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. John L. Scott/Martin Outdoor Property Group 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 SECTION A



First American Title™

Customer Service Department
541.776.4555
cservice@firstam.com
03/18/2026

OWNERSHIP INFORMATION

Owner: Home Raiders LLC
CoOwner:

Site: 856 W Fourteenth St Medford OR 97501
Mail: 317 N Columbus Ave Medford OR 97501

Parcel #: 10412645
Ref Parcel #: 372W25DC12600
TRS: 37S / 02W / 25 / SE
County: Jackson

PROPERTY DESCRIPTION

Map Grid:
Census Tract: 000203 Block: 3002
Neighborhood:
School Dist: 549 Medford
Impr Type:
Subdiv/Plat: Sutherlin Terrace
Land Use: 101 - Residential - Improved (typical of class)
Std Land Use: 1001 - Single Family Residential
Zoning: Medford-SFR-10 - Single-Family Residential - 10 Units
Lat/Lon: 42.317608 / -122.882259
Watershed: Bear Creek
Legal:

ASSESSMENT AND TAXATION

Market Land: \$101,000.00
Market Impr: \$213,160.00
Market Total: \$314,160.00 (2025)
% Improved: 0.00%
Assessed Total: \$171,620.00 (2025)
Levy Code: 4901
Tax: \$2,489.04 (2024)
Millage Rate: 0.0148
Exemption: \$0.00
Exemption Type:

MAIN PROPERTY CHARACTERISTICS

Bedrooms: 2	Total SqFt: 1,510 SqFt	Year Built: 1954
Baths, Total: 1.5	First Floor: 1,510 SqFt	Eff Year Built: 1975
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: 1	Attic Fin: 0 SqFt	Roof Material: Other
Cooling: No	Attic Unfin: 0 SqFt	Roof Shape:
Heating:	Attic Total: 0 SqFt	Ext Walls: 6 - Concrete
Building Style:	Garage: Attached 480 SqFt	Const Type:

IMPROVEMENT: 18486 - 131 - RESIDENCE

One story

Year Built: 1954	Total SqFt: 0
Bedrooms: 2	Finished SqFt: 1,510
Bath Total: 1.5	1st Floor SqFt: 1,510
Garage SqFt: 0	2nd Floor SqFt: 0
Basement Unfin SqFt: 0	Attic Fin SqFt: 0
Basement Fin SqFt: 0	Attic Unin SqFt: 0
Floor Dsc:	

PARCEL ID: 10412645

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
DANIEL POST	02/20/2026	3716		Bargain and Sale Deed		Conv/Unk
HOME RAIDERS LLC	02/20/2026	3717	\$240,000.00	Warranty Deed	\$236,000.00	Bldg/Const Loan
CASH IS KING LLC	02/05/2026	2564	\$250,000.00	Contract of Sale		Conv/Unk
DANIEL D POST	07/27/2021	32487		Stand Alone Mortgage	\$15,343.00	FHA
DANIEL D POST	01/08/2016	548	\$168,000.00	Warranty Deed	\$164,957.00	FHA
THOMAS A ERSEPKE	05/13/2014	11508		Stand Alone Mortgage	\$199,630.00	New Conv
THOMAS A ERSEPKE	05/13/2014	11508		Stand Alone Mortgage	\$199,630.00	New Conv
THOMAS A ERSEPKE	05/02/2007	20822		Stand Alone Mortgage	\$195,000.00	Unknown
THOMAS A ERSEPKE	05/02/2007	20823		Stand Alone Mortgage	\$39,000.00	Standalone 2nd
THOMAS A ERSEPKE	05/11/2006	24730	\$245,000.00	Warranty Deed	\$196,000.00	Fannie/Freddie

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.

Amerititle 1053053

File No.: 26-107354

Jackson County Official Records **2026-003717**

R-WD

02/20/2026 01:45:09 PM

Stn=10 MARISCLR

\$20.00 \$10.00 \$13.00 \$11.00 \$60.00

\$114.00

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

Grantor
Daniel D. Post
Grantee
Home Raiders LLC, an Oregon Limited Liability Company 317 N Columbus Ave. Medford, OR 97501
After recording return to
Home Raiders LLC, an Oregon Limited Liability Company 317 N Columbus Ave. Medford, OR 97501
Until requested, all tax statements shall be sent to
Home Raiders LLC, an Oregon Limited Liability Company 317 N Columbus Ave. Medford, OR 97501 Tax Acct No(s): 1-0412645, 372W25DC 12600

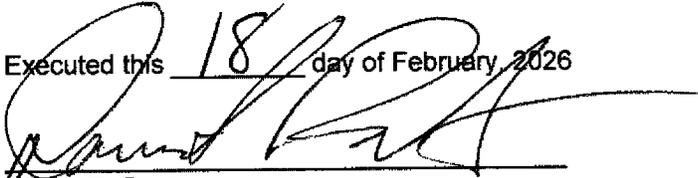
Reserved for Recorder's Use

STATUTORY WARRANTY DEED

Daniel D. Post, Grantor(s) convey and warrant to Home Raiders LLC, an Oregon Limited Liability Company, Grantee(s), the real property described in the attached Exhibit A, free of encumbrances EXCEPT covenants, conditions, restrictions, easements, and encumbrances of record as of the date hereof.

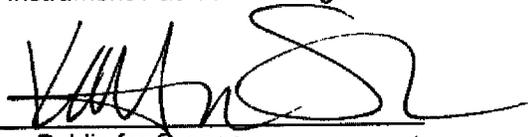
The true consideration for this conveyance is **\$240,000.00**. (Here comply with requirements of ORS 93.030)

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.

Executed this 18 day of February, 2026

Daniel D. Post

STATE OF OREGON
COUNTY OF Jackson

This instrument was acknowledged before me this 18 day of February, 2026 by Daniel D. Post.


Notary Public for Oregon
My Commission Expires: 2/19/29

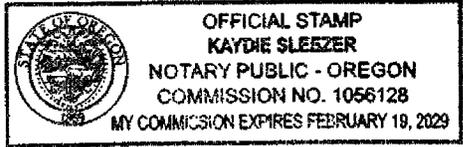


EXHIBIT "A"
LEGAL DESCRIPTION

Lot Ten (10), of SUTHERLIN TERRACE, a Subdivision of Lot Three (3) in Block Three (3), Barr's Addition to the City of Medford, Jackson County, Oregon, according to the official plat thereof, recorded in Volume 1, Page 187, Plat Records.

STATE OF OREGON
CERTIFICATION OF VITAL RECORD

1176994
 I.D. TAG NO.

OREGON HEALTH AUTHORITY
 CENTER FOR HEALTH STATISTICS
CERTIFICATE OF DEATH

136-2025-040019
 STATE FILE NUMBER

Legal Name Sherry		First	Middle	Last Post	Suffix	Death Date December 16, 2025	
Sex Female	Age 62 years	Social Security Number [REDACTED]			County of Death Jackson		
Birthdate April 16, 1963	Birthplace Medford, Oregon				Was Decedent Ever in U.S. Armed Forces? No		
Residence: 856 W 14th Street				City/Town Medford			
Residence County Jackson		State or Foreign Country Oregon		Zip Code + 4 97501		Inside City Limits? Yes	
Marital Status at Time of Death Married		Spouse's Name Prior to First Marriage Daniel Post					
Father's Name Ray Gillespie				Mother's Name Prior to First Marriage Betty Harden			
Informant's Name Valerie Post		Telephone Number Not Available		Relationship to Decedent Sister-in-law		Mailing Address 315 W Evans Creek Road #11, Rogue River, OR 97537	
Place of Death Decedent's Residence - Hospice				Facility Name			
Location of Death 856 W 14th Street				City/Town or Location of Death Medford		State Oregon	
Method of Disposition Cremation		Place of Disposition Funeral Alternatives Crematory			Location (City/Town and State) Medford, Oregon		
Name and Complete Address of Funeral Facility Rogue Valley Funeral Alternatives 550 Business Park Drive, Medford, Oregon 97504							
Date of Disposition TBD		Funeral Director's Signature <i>Jessica L. Gonzaga</i>				OR License Number FS-0768	
Registrar's Signature <i>Jennifer A. Woodward</i>				Date Received December 22, 2025		Local File Number	
Amendment							

TO BE COMPLETED BY FUNERAL FACILITY

45-2CCS (01/06)



I CERTIFY THAT THIS IS A TRUE AND CORRECT COPY OF THE ORIGINAL CERTIFICATE ON FILE OR THE VITAL RECORDS FACTS ON FILE IN THE OREGON CENTER FOR HEALTH STATISTICS.

DATE ISSUED: **February 12, 2026**

Jennifer A. Woodward
 JENNIFER A. WOODWARD, Ph.D.
 STATE REGISTRAR



THIS COPY IS NOT VALID WITHOUT INTAGLIO STATE SEAL AND BORDER

ANY ALTERATION OR ERASURE VOIDS THIS CERTIFICATE

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

18-Mar-2026

HOME RAIDERS LLC
317 N COLUMBUS AVE
MEDFORD OR 97501

Tax Account #	10412645	Lender Name	CLG - US BANCORP SERVICE PROVIDERS
Account Status	A	Loan Number	
Roll Type	Real	Property ID	4901
Situs Address	856 FOURTEENTH ST W MEDFORD OR	Interest To	Apr 15, 2026

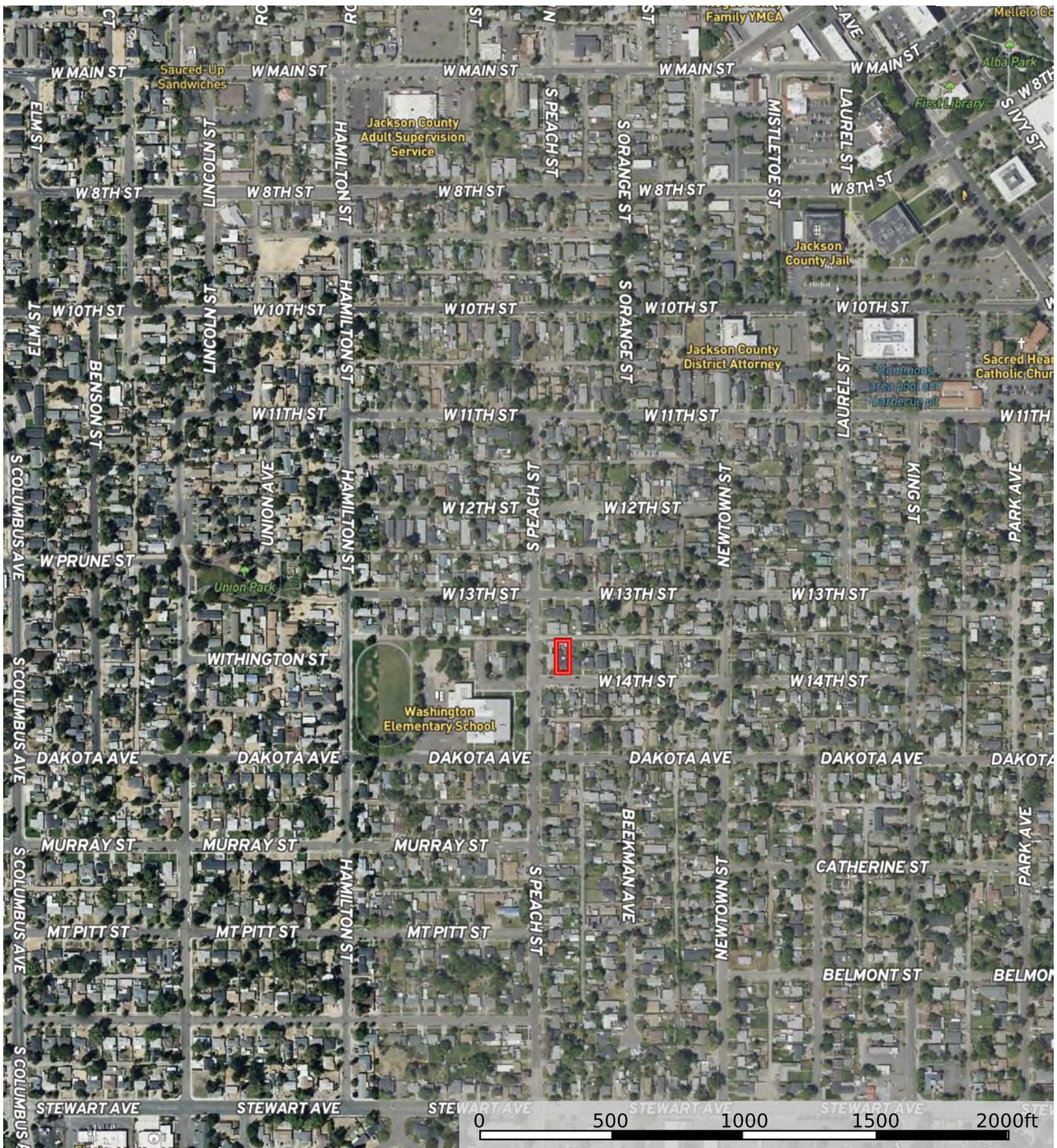
Tax Summary

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	\$2,542.24	Nov 15, 2025
2024	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,489.04	Nov 15, 2024
2023	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,412.77	Nov 15, 2023
2022	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,353.93	Nov 15, 2022
2021	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,293.18	Nov 15, 2021
2020	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,244.67	Nov 15, 2020
2019	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,191.64	Nov 15, 2019
2018	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,135.54	Nov 15, 2018
2017	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,096.95	Nov 15, 2017
2016	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,110.86	Nov 15, 2016
2015	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$2,029.00	Nov 15, 2015
2014	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,993.21	Nov 15, 2014
2013	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,733.32	Nov 15, 2013
2012	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,547.76	Nov 15, 2012
2011	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,710.03	Nov 15, 2011
2010	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,904.97	Nov 15, 2010
2009	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,854.28	Nov 15, 2009
2008	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,808.25	Nov 15, 2008
2007	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,740.44	Nov 15, 2007
2006	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,555.35	Nov 15, 2006
2005	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,503.21	Nov 15, 2005
2004	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,471.92	Nov 15, 2004
2003	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,437.24	Nov 15, 2003
2002	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,398.68	Nov 15, 2002
2001	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,362.53	Nov 15, 2001
2000	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,317.22	Nov 15, 2000
1999	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,253.81	Nov 15, 1999
1998	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,215.88	Nov 15, 1998
1997	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,171.50	Dec 15, 1997
1996	ADVALOREM	\$0.00	\$0.00	\$0.00	\$0.00	\$1,265.93	Nov 15, 1996
1994	FEE	\$0.00	\$0.00	\$0.00	\$0.00	\$6.00	Nov 15, 1994
Total		\$0.00	\$0.00	\$0.00	\$0.00		

EXHIBIT SECTION B

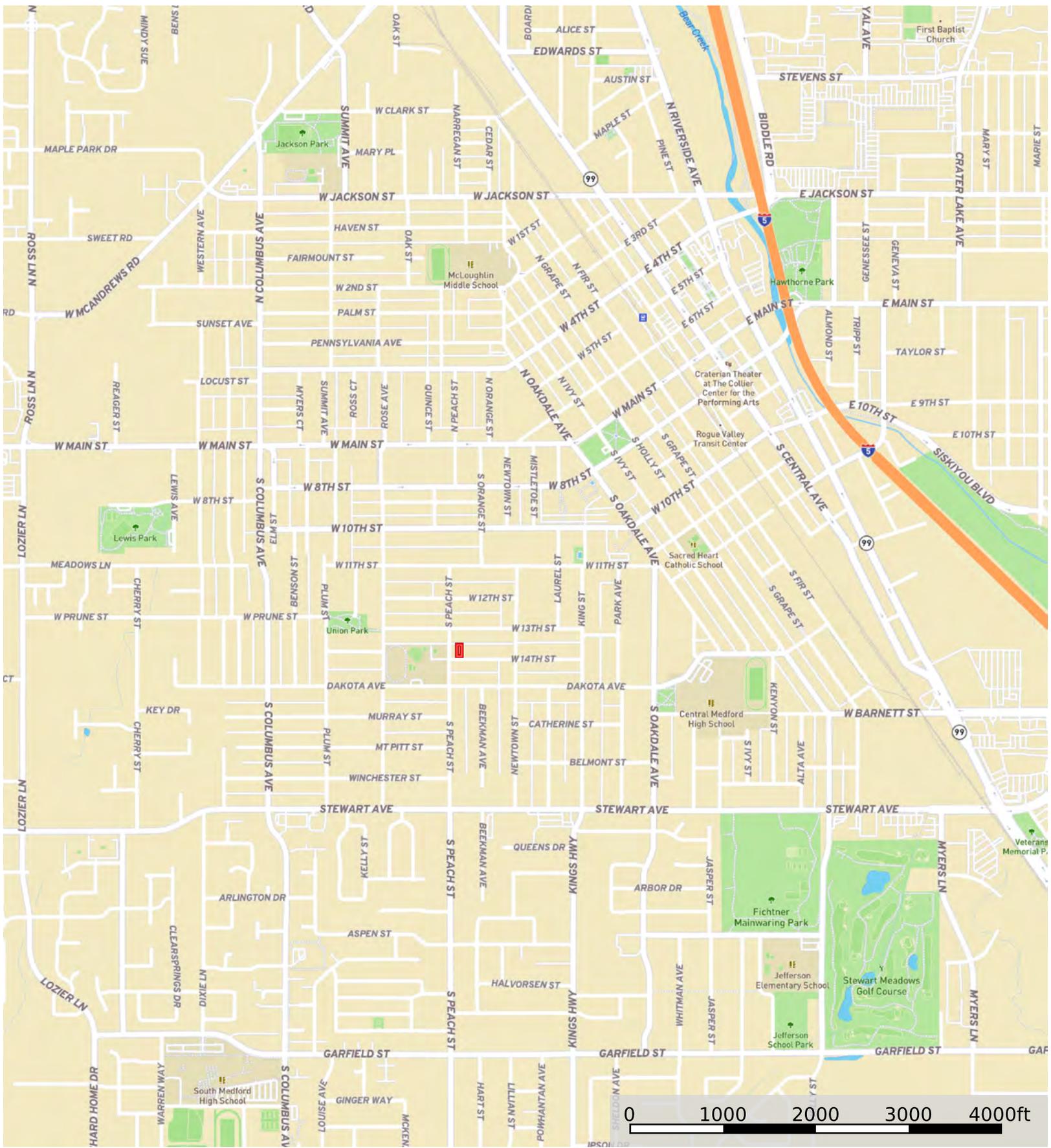


 Boundary



 Boundary

856 W 14TH St Oregon, AC +/-



 Boundary

EXHIBIT SECTION C



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.: 7161-4362582
March 23, 2026

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:

856 W. Fourteenth Street, Medford, OR 97501

2021 ALTA Owners Standard Coverage	Liability \$	359,000.00	Premium \$	801.00 STR
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 March 18, 2026 at 8:00 a.m., [title to the fee simple estate is vested in:](#)

Home Raiders LLC, an Oregon limited liability company

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. City liens, if any, of the City of Medford.

9. Deed of Trust and Assignments of Rents.
 Grantor/Trustor: Home Raiders LLC, an Oregon limited liability company
 Grantee/Beneficiary: Legacy Lending, LLC, a Delaware limited liability company
 Trustee: AmeriTitle, LLC
 Amount: \$236,000.00
 Recorded: February 20, 2026
 Recording Information: Document No. [2026-003718](#)

The beneficial interest under said Deed of Trust has been assigned to Pronghorn Debt Fund, LLC, by Assignment recorded March 09, 2026 as Document No. [2026-004956](#).

10. With respect to Home Raiders LLC, an Oregon limited liability company:
- A copy of its operating agreement or similar document and any amendments thereto;
 - A official copy of its articles of organization or similar incorporation document and any corrections, amendments or restatements thereto;
 - Evidence that the limited liability company is properly formed and is in good standing in the state of its domicile;
 - Other requirements which the Company may impose following its review of the material required herein and other information which the Company may require.
11. This transaction may be subject to the FinCEN Residential Real Estate Reporting Rule ("RRE Rule") issued pursuant to the Bank Secrecy Act, effective March 1, 2026. Information necessary to comply with the RRE Rule must be obtained and provided to the Reporting Person, as defined in the RRE Rule, prior to closing.

- 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: \$2,542.24
 Map No.: 372W25DC 12600
 Property ID: [1-041264-5](#)
 Tax Code No.: 4901

NOTE: According to the public records, there has been no conveyance of the land within a period of 24 months prior to the date of this report, except as follows:

A document recorded February 20, 2026 as Document No. [2026-003716](#) of Official Records.

From: Cash is King, LLC
 To: Daniel Post

A document recorded February 20, 2026 as Document No. [2026-003717](#) of Official Records.

From: Daniel D. Post
 To: Home Raiders LLC

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 10 of SUTHERLIN TERRACE SUBDIVISION of Lot 3 in Block 3, BARR ADDITION to the City of Medford, Jackson County, Oregon, according to the official plat thereof, recorded in [Volume 1, Page 187](#) 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, 2025

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.

