

## Title Examination Notes for:

Client Name: \_\_\_\_\_ Client Order Number: \_\_\_\_\_ CURE Order Number: \_\_\_\_\_

Exam Date: 02/11/2026

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## Subject Owner and Property Examined:

Kurt Robert Ford and Sandra Lyn Ford, Trustees of The Ford Family Trust dated December 2, 2022

19301 Shake Ridge Road

Volcano, California 95689

APN: 021-390-003-000 County: Amador County County Effective Date: 02/11/2026

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## TITLE EXAMINATION SUMMARY

### Current Owner

**KURT ROBERT FORD AND SANDRA LYN FORD, TRUSTEES OF THE FORD FAMILY TRUST DATED DECEMBER 2, 2022** (as of Grant Deed recorded 06/08/2023, Doc #2023-0003138)

### Prior Owners (in reverse chronological order)

- Valerie A. Rosenkrans and Terry L. Rosenkrans, husband and wife, as joint tenants (04/15/2020 - 06/08/2023)
- Terry L. Rosenkrans, an unmarried man (04/12/2013 - 04/15/2020)
- Edward L. Brennan and Patricia A. Brennan, Trustees of the Brennan Family Trust dated February 5, 1993 (prior to 04/12/2013)

### Liens Status

- **Mortgage Liens:** NONE - All deeds of trust have been reconveyed
- **Potentially Unreleased:** NONE
- **Tax Liens:** None found
- **Judgment Liens:** None found
- **Mechanics Liens:** None found

## Title Status

**CLEAR** - All deeds of trust have been fully reconveyed. No open encumbrances, liens, or judgments found against the current owners. Title chain is continuous with no gaps or breaks from 2013 through the 2023 sale to current ownership.

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### CRITICAL ISSUES IDENTIFIED:

- **None** - No critical title issues were identified. All recorded deeds of trust have been released. No liens, judgments, or lis pendens affect the subject property. The chain of title is clean and unbroken.
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## NOTES AND OBSERVATIONS

- **Property Acquisition (2023):** The Ford Family Trust acquired the property on June 8, 2023 via Grant Deed (Doc #2023-0003138) from Valerie A. Rosenkrans and Terry L. Rosenkrans, husband and wife, as joint tenants. Based on documentary transfer tax, the estimated purchase price was approximately \$698,100, representing a 198% increase in value over the prior owners' 10-year holding period.
- **Prior Owner Acquisition (2013):** Terry L. Rosenkrans, as an unmarried man, acquired the property on April 12, 2013 via Grant Deed (Doc #2013-0003290) from the Brennan Family Trust for an estimated \$234,000. At acquisition, his mailing address was in Atascadero, CA, indicating this was likely not his primary residence initially.
- **Interspousal Transfer (2020):** On April 15, 2020, Terry L. Rosenkrans transferred an interest to his wife Valerie via Interspousal Transfer Deed (Doc #2020-0002909), changing vesting to joint tenancy as husband and wife. By this time, their mailing address was at the subject property, indicating they had established primary residence.
- **Financing History:** Two deeds of trust were recorded against the property during the Rosenkrans ownership period. The original 2013 purchase money DOT with The Mortgage House, Inc. was fully reconveyed with Wells Fargo Bank, N.A. substituted as trustee. A HELOC with Northwest Federal Credit Union (\$250,000 line of credit) opened in November 2022 was reconveyed in August 2023, approximately two months after the sale closed, which is normal processing time.
- **Current Financing:** No open deeds of trust encumber the property. The Ford Family Trust acquired the property free and clear of all mortgage liens.
- **Property Type:** Single family residence on rural/agricultural land in the Volcano area of Amador County.
- **Chain Continuity:** The HELOC DOT (2022-0010534) references the property as "same conveyed to Valerie A Rosenkrans and Terry L Rosenkrans via Instrument No. 2020-0002909-00," confirming chain continuity through recordation.
- **Data Discrepancy Note:** The RAW report footer indicates "County Searched: Orange County, California" which appears to be a data entry error; all documents were properly recorded with Amador County Recorder and the property is located in Amador County.

## CURRENT OWNERSHIP

### As of the most recent deed transfer (06/08/2023):

Owner	Vesting
Kurt Robert Ford and Sandra Lyn Ford	Trustees of The Ford Family Trust dated December 2, 2022

### Prior Owners (Search Period):

- Valerie A. Rosenkrans and Terry L. Rosenkrans, husband and wife, as joint tenants (04/15/2020 - 06/08/2023)
  - Terry L. Rosenkrans, an unmarried man (04/12/2013 - 04/15/2020)
  - Edward L. Brennan and Patricia A. Brennan, Trustees of the Brennan Family Trust dated February 5, 1993 (prior owner)
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## CHAIN OF TITLE

### Complete Title Chain (2013-2023):

#	Recording Date	Doc Number	Type	Grantor(s)	Grantee(s)	Notes
1	04/12/2013	2013-0003290	GRANT DEED	Edward L. Brennan and Patricia A. Brennan, Trustees of the Brennan Family Trust dated February 5, 1993	Terry L. Rosenkrans, an unmarried man	Est. purchase price \$234,000
2	04/15/2020	2020-0002909	INTERSPOUSAL TRANSFER DEED	Terry L. Rosenkrans	Valerie A. Rosenkrans and Terry L. Rosenkrans, husband and wife, as joint tenants	Added spouse to title; changed to joint tenancy
3	06/08/2023	2023-0003138	GRANT DEED (SALE)	Valerie A. Rosenkrans and Terry L. Rosenkrans, wife and husband, as joint tenants	Kurt Robert Ford and Sandra Lyn Ford, Trustees of The Ford Family Trust dated December 2, 2022	Est. purchase price \$698,100

## DEEDS OF TRUST / MORTGAGES

### Open Deeds of Trust

Status	Doc Number	Recording Date	Trustor	Beneficiary	Original Amount	Notes
—	—	—	—	—	—	NO OPEN DEEDS OF TRUST

### Closed/Reconveyed Deeds of Trust

Original Recording Date	Trustor	Original Beneficiary	Status	Notes
04/12/2013	Terry L. Rosenkrans, An Unmarried Man	The Mortgage House, Inc. (via MERS)	RECONVEYED	2013 purchase money loan; Wells Fargo Bank, N.A. substituted as trustee to execute reconveyance; Loan #0471337246
12/29/2022	Terry L Rosenkrans and Valerie A Rosenkrans, husband and wife, as joint tenants	Northwest Federal Credit Union	RECONVEYED	HELOC with \$250,000 line of credit; opened November 2022; reconveyed August 2023 (approx. 2 months post-sale - normal processing)

**CONCLUSION:** The subject property is FREE AND CLEAR of all mortgage liens. Both deeds of trust recorded during the prior ownership period have been fully reconveyed. The 2013 purchase money deed of trust with The Mortgage House, Inc. was released, and the 2022 HELOC with Northwest Federal Credit Union was reconveyed in August 2023 following the June 2023 sale. No verification of outstanding liens is required.

## JUDGMENTS, LIENS, AND ENCUMBRANCES

### Federal Tax Liens

**NONE FOUND** in search period

### State Tax Liens

**NONE FOUND** in search period

### Mechanics Liens

**NONE FOUND** in search period

### Judgment Liens

**NONE FOUND** in search period

### Other Encumbrances

- **PROPERTY TAXES:** Subject to General and Special County and City taxes for current fiscal year
- **SUPPLEMENTAL TAXES:** Subject to Lien of Supplemental Taxes, if any, assessed pursuant to Chapter 3.5 of the Revenue and Taxation Code

*(No CC&Rs, condominium plans, or HOA-related encumbrances were identified for this rural residential property. Legal description was not provided in the RAW report; easements and other recorded encumbrances should be verified against the full legal description.)*

### Tax Status

#### Tax Year 2025-2026:

Description	Amount	Status
1st Installment (Due December 10)	\$3,704.22	<b>PAID</b>
2nd Installment (Due April 10)	\$3,704.22	<b>UNPAID</b>
<b>Total Annual Tax</b>	<b>\$7,408.44</b>	

**Note:** Second installment is currently unpaid but not yet delinquent (delinquent after April 10). Verify current status at: <https://common1.mptsweb.com/MBC/amador/tax/search>

## DOCUMENTS EXAMINED

Doc Number	Type	Recording Date	Notes
2013-0003290	Grant Deed	04/12/2013	Brennan Trust to Rosenkrans
2013-0003291	Deed of Trust	04/12/2013	Purchase money DOT - RELEASED
2020-0002909	Interspousal Transfer Deed	04/15/2020	Added spouse to title
2022-0010534	Deed of Trust (HELOC)	12/29/2022	\$250,000 HELOC - RELEASED
2023-0003138	Grant Deed (Sale)	06/08/2023	Sale to Ford Family Trust
(Reconveyance)	Full Reconveyance	(on record)	Released 2013-0003291
(Reconveyance)	Full Reconveyance	08/2023	Released 2022-0010534

## LEGAL DESCRIPTION (EXHIBIT A)

### LEGAL DESCRIPTION NOT PROVIDED IN RAW REPORT

The legal description was not included in the RAW Two Owner Search Exam report. The legal description should be obtained from one of the following recorded instruments:

- Grant Deed Doc #2023-0003138 (current vesting deed)
- Grant Deed Doc #2013-0003290
- Deed of Trust Doc #2013-0003291

**APN:** 021-390-003-000

**Source Data:** Amador County Recorder's Office (Kimberly L. Grady, County Recorder)

**Documents Downloaded:** Multiple recorded instruments

**Search Period:** 04/12/2013 - 02/11/2026

## DISCLAIMER

This report is for informational purposes only and does not constitute a commitment to insure title. The information contained herein has been obtained from public records and is believed to be accurate but is not warranted. A full title insurance commitment should be obtained for any real estate transaction. This report identifies open encumbrances that require verification and resolution before any transaction can proceed.

## EXAMINER'S RECOMMENDATIONS:

1. **Legal Description:** Obtain and review the complete legal description from the vesting deed (Doc #2023-0003138) to identify any easements, restrictions, or other encumbrances affecting the property.
2. **Tax Payment:** The 2nd installment of property taxes (\$3,704.22) is currently unpaid. Confirm payment status and ensure payment before April 10 delinquency date at <https://common1.mptsweb.com/MBC/amador/tax/search> using APN 021-390-003-000.
3. **Supplemental Taxes:** Verify whether any supplemental tax bills were issued following the June 2023 sale and confirm payment status.
4. **Assessed Values:** Obtain current assessed values from the Amador County Assessor to confirm property valuation aligns with the 2023 purchase price of approximately \$698,100.

5. **Title Insurance:** Strongly recommend obtaining a full title insurance commitment before proceeding with any transaction.