

PLAT CHECKLIST (WUCIOA Only) FOR TITLE INSURANCE Washington Land Title Association



<u>Ch. 64.90 RCW</u> (Chapter 277, Laws of 2018; SSB 6175) Washington Uniform Common Interest Ownership Act This Checklist *only* for Plats recorded after July 1, 2018

See separate checklists for condos, cooperatives & miscellaneous communities created after July 1, 2018, And for condos created before July 1, 2018

Dated as of 11/22/2019; REV 6/15/2021 (Check WLTA webpage for updates)

Project Name:			County:	-		
Attorney:			Surveyor:			
Title Company:			Developer:			
New Filing 🗆	Resale 🗆	Conversion n/a ^a	Leasehold 🗆	Non-RE ^b	Timeshare ^c	

NOTE 1: At least the draft declaration and draft map, and where applicable, the draft public offering statement, for all CICs should be reviewed and compared for consistency by the (a) title company, (b) declarant, (c) declarant's attorney and (d) surveyor prior to any of them being signed, notarized and recorded.

NOTE 2: Check ☑ Indicates information required by statute to be in the declaration/CCRs or map.

NOTE 3: The term "map" includes the survey plat, and the terms may be used interchangeably in this checklist. The term "plat" is as defined at RCW 58.17.020(2).

NOTE 4: The term "CIC plat" will sometimes be used in this checklist as a substitute for the term "map for the plat community" when distinguishing between plats for projects that are CICs and those that are not subject to WUCIOA.

NOTE 5: If * shown instead of \square the information need not be included, but if included must be in accordance with the provisions of the referenced statute.

NOTE 6: The definition of "common interest community" (CIC) is *not* based on *ownership* of common elements, but rather *shared expenses* relating to that type of ownership. RCW 64.90.010(10). The four types of CICs are: condominiums (all of which are CICs), cooperatives (all are CICs), "*plat communities*" (not all are CICs) and "*miscellaneous communities*" (the latter being essentially any CIC that is not a plat community, condominium or cooperative). Excluded: a lessee's obligation to pay or share expenses and mutual agreements to share expenses for such things as driveways, party walls, wells, etc. RCW 64.90.110 and 64.90.115.

NOTE 7: Endnotes contain relevant comments relevant to title insurance underwriting and should be reviewed in connection with the associated checklist item.

The following terms are used in this checklist:

Plat community – This is a plat that is also a CIC; i.e., a project that is a CIC in which the units are lots created by a subdivision plat governed by RCW 58.17. (Not all plat projects are plat communities.)

^c Timesharing is regulated by Chapter 64.36 RCW. Title insurability of individual timeshare interests in any CIC should be reviewed by senior underwriting counsel. However, see also "**Timesharing**" in this checklist.



^a The WUCIOA provisions relating to conversions apply to units in a building. This is unlikely in a plat community.

^b This can include manufactured homes and mobile homes titled under Ch. 65.20 RCW that may or may not be fixtures or real property. See also "**Manufactured Homes**" in this checklist.

CIC plat – Used in this checklist as a substitute for the term "map for a plat community".

Unit(s)/Lot(s) - WUCIOA uses the defined term "unit". A unit/lot is a tract or parcel "designated for separate ownership."¹ With respect to a platted "lot" (as that term is typically used with plats), most lots in a plat community are units. That is, WUCIOA term "unit" is not used in context of common area or limited common area parcels in a plat community, even though such parcels might also have a "lot" or "tract" number on the plat and can be conveyed to the homeowners association or owned by unit owners as tenants in common.

Declaration/CCRs – Most plats will have a document commonly referred to as CCRs ("covenants, conditions and restrictions"). For purposes of WUCIOA, any document that contains such provisions, whatever it is called, is defined as a "declaration" for purposes of WUCIOA. The document need not be identified as a "declaration."

64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
	★ CONFIRM TYPE OF COMMON INTEREST COMMUNITY★ ★ GENERAL APPLICABILITY TO PLAT BEING REVIEWED ★			
010(11)	Project is a <i>condominium</i> where unit owner has undivided interest in common elements; will be so labeled. USE <i>DIFFERENT</i> CHECKLIST (Different checklists for pre-WUCIOA condos prior to 7-1-2018 & post-WUCIOA condos after 7-1-2018)	$\left \right>$	$\left \right>$	\mathbf{X}
010(15)	Project is a <i>cooperative</i> where association owns land & improvements; unit owner has proprietary lease; will be so labeled. Refer to underwriting and USE <i>DIFFERENT</i> CHECKLIST	$\left \right>$	$\left \right>$	\mathbf{X}
010(33)	Project is a <i>miscellaneous community</i> , that is a project where owners share common expenses but is that is NOT either a (a) condominium, (b) cooperative or (c) plat community; will be so labeled. Refer to underwriting, and USE <i>DIFFERENT</i> CHECKLIST	$\left \right>$		
	A plat (Ch. 58.17 RCW) in which NO <i>lot owners</i> have ANY obligations to share in ANY expenses related to any other property that is not a CIC. WUCIOA does not apply; do not use this checklist. <i>However, should refer to title company underwriting.</i>	$\left \right>$		
	A plat (Ch. 58.17 RCW) that has (a) common elements and/or (b) obligations to share ANY common expenses, may be claimed as exempt as noted below (see " Exemptions " below). WUCIOA would not apply if exempt; do not use this checklist. <i>Refer claimed exemption to title company underwriting.</i>			
010(37)	Project is a <i>plat community</i> (stated immediately after the name in the title) created pursuant to Ch. 58.17 RCW & local ordinances adopted pursuant thereto (including plats, short plats & binding site plans), AND lot owners are obligated to share expenses related to other property such as a tract or parcel in the plat (whether or not it has a number or letter identification) that is (a) owned by the owners association or (b) owned by the lot owners in common with other lot owners. Such parcels are types of <i>common elements</i> or <i>common amenities</i> . USE THIS CHECKLIST unless exempt as noted below.			
010(10)	Is a unit/lot owner so obligated to share in any common expenses? If "NO" do not use this checklist. (Refer to title company underwriting.) If "YES" go to next two questions. SEE however ★ Exemptions ★ below for (1) non-residential plats & (2) small plats.			
010(37)	The plat community is a later <i>division</i> or phase of a pre-WUCIOA plat recorded before July 1, 2018. If so, it must comply with WUCIOA and be reviewed using THIS checklist ² UNLESS both: (a) the first pre-July 1, 2018, plat division provided for phasing, AND (b) the post-July 1, 2018, phase expressly stipulates that it is being added in accordance with those provisions. Title company should refer to underwriting.			
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64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
	★ EXEMPTIONS ★	<u></u>	<u></u>	<u></u>
100(1)	NON-RESIDENTIAL PLAT exemption: A plat that would otherwise be a CIC plat community that is restricted <i>entirely</i> to <i>non</i> -residential ³ use is not subject to WUCIOA <i>unless</i> the declaration/CCRs provides: (a) that it is so subject, or (b) that only certain sections ⁴ of WUCIOA apply. Q = Does the declaration/CCRs for a <i>non-residential</i> plat provide that any part of WUCIOA applies? (Refer to title company underwriting if unsure.)			
	If "YES" it is a CIC plat community; complete this checklist. (See also "Units/Lots – Use" below.) If "NO" the plat is not a CIC plat community. Do not complete this checklist.			
100(4)	 NON-RESIDENTIAL CIC PLAT exemption – mixed use: A plat community that includes both non-residential units/lots and units/lots <i>that MAY be used</i> for residential purposes might not be subject to WUCIOA. HOWEVER, if the units/lots that may be used for residential purposes would otherwise constitute a CIC, then WUCIOA applies.⁵ For title insurance purposes, a mixed-use plat should be considered subject to WUCIOA. (See also "Units/Lots – Use" below.) Q = Does the declaration/CCRs for a <i>mixed-use</i> plat assert that WUCIOA does not apply? 			
	If "NO" continue with checklist.			/ \
	If "YES" (e.g., title company requested to ignore WUCIOA) refer to underwriting. SMALL PLAT CIC exemption: A "small" plat community is not subject to			
075(2)	WUCIOA ⁶ if: (1) the plat is NOT subject to development rights, ⁷ <i>AND</i> (2) the plat contains no more than 12 lots, <i>AND</i> (3) the declaration/CCRs provides that the average annual assessment ⁸ of all RESIDENTIAL lots may not exceed \$300, ⁹ <i>AND</i> (4) the declaration/CCRs <i>does not</i> state that it is subject to all of WUCIOA. Q = Do <i>all</i> of the above apply? If "YES" do not complete this checklist. Title company should refer to underwriting to confirm all items apply. If "NO" the plat is a CIC plat community. Complete this checklist.			
075(2)	Caveat for Small Plat CIC Exemption: A residential plat community typically involves unimproved lots upon which improvements will be built (either by the declarant one or more developers who purchases lots for resale). A claim of exemption could be based on statement that there are no development rights to <i>add</i> improvements (pursuant to a development right) but there is a right to <i>complete</i> improvements described in the declaration or POS. Title company should refer to underwriting if there is a claimed exemption.			
100(1) 075(2)	Summary: Is plat exempt under RCW 64.90.100(1), 64.90.100(4) or 64.90.075(2) as above? If "YES" do not use this checklist. Refer to title company underwriting if unsure. If "NO" the plat is a CIC plat community. Complete this checklist.			
320	Large Scale Community – Not exemption as such, but WUCIOA requirements will apply when any unit/lot is eventually conveyed. Refer a purported large scale community to title company underwriting.			
	Is the land located within the boundaries of an Indian reservation? If "YES" complete this checklist, but refer to title insurers senior underwriting for additional review. ¹⁰			
	★ OTHER REVIEWS ★			
	Review is final – documents recorded – review again only if amendments.		\searrow	\sim
	Review is mini – documents recorded – review again only if antendments. Review is preliminary – documents not yet recorded – must review again.		\bowtie	✐
	Was declaration/CCRs and/or map amended? (If "YES" review; see "Amendments" below.)			

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64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
610	Is there a <i>public offering statement</i> (POS) (applicable to new CIC plats) (must be reviewed)? ¹¹			
610	Was final POS (for new CIC plats) reviewed by title company and surveyor for (a) inconsistencies with declaration or map, (b) list or other identification of principal common amenities? ¹² (See also " Principal Common Amenities " below.) If "NO" – POS must be reviewed.			
610	Is there a revised POS to be reviewed? If "YES" review the revised POS.			
640	Was <i>owner association's</i> resale certificate (for existing CIC plats ¹³) reviewed for disclosures of: (a) assessments, (b) use, age or leasing restrictions, (c) right of first refusal or option to purchase, (d) judgments against association (also see checklist item below), (e) building code violations, (f) violation of governing documents, (g) pending condemnation or sale of common elements?			
605(6)	Was <i>declarant's</i> resale certificate (for new CIC plats ¹⁴) reviewed for disclosures of: (a) assessments, (b) use, age or leasing restrictions, (c) right of first refusal or option to purchase, (d) judgments against association (also see checklist item below), (e) building code violations, (f) violation of governing documents, (g) pending condemnation or sale of common elements <i>PLUS</i> additional information required by RCW 64.90.605(6)?			
640	Was resale certificate provided to escrow?			
490	As to judgments against the association, they attach to all lots/units. The name of the owners association should be checked for judgments when insuring title to any unit/lot in a plat community. Q = Has a search for judgments against the name of the owners association been done?			
310	☑ If merged or consolidated with another plat or CIC plat, review new CIC governing documents.			
	★ DECLARATION/CCRs ★			
	Name			
	☐ There is either (a) a separate declaration/CCRs (most common) or (b)	1		
200(1)(a) &	 declaration/CCR provisions are on the face of the plat (uncommon but permitted). Such language is required if there are any cost sharing provisions (e.g., assessments) relating to other property. If "NO" refer to underwriting. 			
(b)	If "N/A" (i.e., there are no assessments for obligations relating to other property) it is not a CIC and this checklist is not required. Refer to underwriting if any question about this. If "YES" ▼ continue with this checklist.			
(b) 225(1)(a)	If "N/A" (i.e., there are no assessments for obligations relating to other property) it is not a CIC and this checklist is not required. Refer to underwriting if any question about this.			
	 If "N/A" (i.e., there are no assessments for obligations relating to other property) it is not a CIC and this checklist is not required. Refer to underwriting if any question about this. If "YES" ▼ continue with this checklist. ☑ Name of CIC plat community (must match verbatim name on map). ☑ Includes a statement <i>immediately after the name</i> that it is a <i>plat community</i>. 			
225(1)(a)	 If "N/A" (i.e., there are no assessments for obligations relating to other property) it is not a CIC and this checklist is not required. Refer to underwriting if any question about this. If "YES" ▼ continue with this checklist. ☑ Name of CIC plat community (must match verbatim name on map). 			
225(1)(a) 225(1)(a)	 If "N/A" (i.e., there are no assessments for obligations relating to other property) it is not a CIC and this checklist is not required. Refer to underwriting if any question about this. If "YES" ▼ continue with this checklist. ☑ Name of CIC plat community (must match verbatim name on map). ☑ Includes a statement <i>immediately after the name</i> that it is a <i>plat community</i>. ☑ If phased (later division of same plat), does name/title reference the division/phase number in the name/title of both declaration/CCRs & plat community? ☑ Name is <i>not</i> identical to any other CIC approved by the county 			
225(1)(a) 225(1)(a) 225(1)(a)	 If "N/A" (i.e., there are no assessments for obligations relating to other property) it is not a CIC and this checklist is not required. Refer to underwriting if any question about this. If "YES" ▼ continue with this checklist. ☑ Name of CIC plat community (must match verbatim name on map). ☑ Includes a statement <i>immediately after the name</i> that it is a <i>plat community</i>. ☑ If phased (later division of same plat), does name/title reference the division/phase number in the name/title of both declaration/CCRs & plat community? 			
225(1)(a) 225(1)(a) 225(1)(a) 200(1)(b)	 If "N/A" (i.e., there are no assessments for obligations relating to other property) it is not a CIC and this checklist is not required. Refer to underwriting if any question about this. If "YES" ▼ continue with this checklist. ☑ Name of CIC plat community (must match verbatim name on map). ☑ Includes a statement <i>immediately after the name</i> that it is a <i>plat community</i>. ☑ If phased (later division of same plat), does name/title reference the division/phase number in the name/title of both declaration/CCRs & plat community? ☑ Name is <i>not</i> identical to any other CIC approved by the county ☑ Executed in the same manner as a deed (name of declarant/authorized signatories and proper acknowledgments) 			
225(1)(a) 225(1)(a) 225(1)(a) 200(1)(b) 200(1)(a)	 If "N/A" (i.e., there are no assessments for obligations relating to other property) it is not a CIC and this checklist is not required. Refer to underwriting if any question about this. If "YES" ▼ continue with this checklist. ☑ Name of CIC plat community (must match verbatim name on map). ☑ Includes a statement <i>immediately after the name</i> that it is a <i>plat community</i>. ☑ If phased (later division of same plat), does name/title reference the division/phase number in the name/title of both declaration/CCRs & plat community? ☑ Name is <i>not</i> identical to any other CIC approved by the county ☑ Executed in the same manner as a deed (name of declarant/authorized signatories and proper acknowledgments) 			
225(1)(a) 225(1)(a) 225(1)(a) 200(1)(b) 200(1)(a) 200(1)(a)	 If "N/A" (i.e., there are no assessments for obligations relating to other property) it is not a CIC and this checklist is not required. Refer to underwriting if any question about this. If "YES" ▼ continue with this checklist. ☑ Name of CIC plat community (must match verbatim name on map). ☑ Includes a statement <i>immediately after the name</i> that it is a <i>plat community</i>. ☑ If phased (later division of same plat), does name/title reference the division/phase number in the name/title of both declaration/CCRs & plat community? ☑ Name is <i>not</i> identical to any other CIC approved by the county ☑ Executed in the same manner as a deed (name of declarant/authorized signatories and proper acknowledgments) ☑ Recorded 			
225(1)(a) 225(1)(a) 225(1)(a) 200(1)(b) 200(1)(a)	 If "N/A" (i.e., there are no assessments for obligations relating to other property) it is not a CIC and this checklist is not required. Refer to underwriting if any question about this. If "YES" ▼ continue with this checklist. ☑ Name of CIC plat community (must match verbatim name on map). ☑ Includes a statement <i>immediately after the name</i> that it is a <i>plat community</i>. ☑ If phased (later division of same plat), does name/title reference the division/phase number in the name/title of both declaration/CCRs & plat community? ☑ Name is <i>not</i> identical to any other CIC approved by the county ☑ Executed in the same manner as a deed (name of declarant/authorized signatories and proper acknowledgments) 			

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64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
025(5)	* Reviewed and approved by county assessor (if required in your county) ¹⁶			
225(2) & 285	If amended, see "Amendments" below		\ge	\searrow
		-	-	<u> </u>
	(1) Common Elements ¹⁷ – Ownership Determined at Plat Recording Dat	e	1	<u> </u>
010(11)	 ✓ Plat has common elements such as non-WUCIOA units (but called lots, tracts, parcels, etc.) or separate tracts (whether owned by the owners association or lot owners as tenants in common).¹⁸ (Not a requirement to have common elements.) NOTE: This could be an access easement over one unit/lot that benefits other units/lots, with each unit/lot having an obligation to share maintenance expenses. If "YES" ▼ see OPTIONS below. 			
200(3)(c)	 ☑ OPTION 1: There are common elements AND they have been conveyed by declarant to the owners association (a) <i>contemporaneously with the recording of the plat</i> OR (b) <i>before the first WUCIOA unit/lot is conveyed</i>.¹⁹ (Not a requirement to have common elements.) If "NO" see ▼ next question OPTION 2 and refer to underwriting. 			
200(3)(c)	 ✓ OPTION 2: There are common elements AND they are owned by lot owners as tenants in common by virtue of (a) a <i>dedication</i> on the map OR (b) in the declaration/CCRs.²⁰ (Not a requirement to have common elements.) If "NO" see ▼ next question. 			
200(3)(c)	 OPTION 3: There are common elements AND they are owned by lot owners as tenants in common by virtue of a <i>conveyance</i> of an undivided interest in the common elements to each unit/lot owner in each unit/lot deed.²¹ If "NO" refer to underwriting. 			
	(2) Common Elements – Conveyance/Encumbrance after Plat is Record	ed		
	(This assumes conveyance or dedication to an owners association when the plat is recorded – see also "(1) Common Elements – Ownership Determined at Plat Recording Date" above)			
465(1)(a)	 * Have any common elements been conveyed by the association, OR Does current transaction involve such a conveyance? If "YES" title company should consult with underwriting, particularly if access is affected, to confirm compliance with statutory procedures.²² 			
465(1)(a)	 * Have any common elements been encumbered by the association, OR Does current transaction involve such an encumbrance, such as a mortgage? If "YES" title company should consult with underwriting to confirm compliance with statutory procedures.²³ IMPORTANT NOTE: See endnote.²⁴ 			
250	 * Have portions of the common elements been withdrawn by declarant pursuant to a reserved development right?²⁵ If "YES" see "Development Rights" and "Amendments" below and title company consult with underwriting. 			
	 * Has association withdrawn parts of the common elements or purportedly "partially terminated" any portion of the CIC plat?²⁶ If "YES" see previous endnotes and "Amendments" below; title company consult with underwriting. 			
	Miscellaneous			
225(1)(o)	Statement on the first page that the CIC is subject to WUCIOA. ²⁷			$\overline{}$



64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
010(11)	 Plat has common elements such as non-unit/lot parcels or separate tracts (whether owned by the owners association or lot owners as tenants in common).²⁸ (Not a requirement to have common elements.) NOTE: This could be an access easement over one unit/lot that benefits other units/lots, with each unit/lot having an obligation to share maintenance expenses. 			
650(1)(a)(i) 610(1)(q)	Are all underlying liens (some examples: blanket construction mortgage; tax liens or judgments against declarant or owners association) released as to unit/lot to be insured? ²⁹			
650(1)(b) 650(2)(b)	\square If an underlying lien is <i>not</i> released, purchaser has accepted this in writing <i>OR</i> title insurance against loss is provided. ³⁰ Refer to title company underwriting.			
010	* Definitions, if included, consistent with statutory definitions. If "NO" refer to underwriting.			\ge
215(a)&(b)	* Is there any failure of the declaration/CCRs to comply with the statute? ³¹ If "YES" refer to underwriting.			
215(a)&(b)	* If there is a failure of the declaration/CCRs to comply with the statute, is it <i>insignificant</i> ? (See prior endnote – refer to underwriting for determination.)			
030	* Portions of (a) the unit/lot to be insured, (b) common elements or (c) other units/lots have been taken by eminent domain. ³² If "YES" for any, title company should consult with underwriting and see " Amendments " below.			
230	☑ Is the plat community being created on a leasehold interest? If "YES" see "Leasehold Plat Communities" below. ³³			\ge
605(6)(d) 610(1)(hh)(ii)	Is timesharing permitted? (This may not be in the declaration/CCRs but must be in the POS). If "YES" title company should consult with underwriting. (See " Timesharing " below)			\mathbb{X}
250	Are there reserved development rights? (See " Development Rights " and " Amendments " below.)			
250	Have development rights been exercised? (See " Development Rights " and " Amendments " below.)			
290	Are termination procedures included? ³⁴ (See " Termination " below.)			
	Written Legal Descriptions – Declaration/CCRs	•	•	
025(3) 58.17.040(7)	☑ All property being subdivided (submitted to the plat) is one (or more) entire tax parcel or "legal" lot (e.g., no part of the plat community is only a <i>portion</i> of any tax parcel or "legal" lot). ³⁵ If "NO" title company should consult with underwriting for underwriting related to the possible failure of an individual unit/lot to be a "legal" lot under Ch. 58.17 RCW. ³⁶			
225(1)(b)	☑ Legal description of entire plat community (multiple parcels need not be contiguous).			\ge
	* Description of each appurtenant easement (to the entire CIC), if any. ³⁷ Include any intended but as-yet unrecorded easements.			
	* Are any new (as-yet unrecorded) easements benefitting the plat community land intended to be granted as part of the development process either BEFORE or AFTER recording? <i>If "YES" discuss among title company, attorney, declarant & surveyor</i> .			
	* There is a right to add later divisions/phases. (See also " Development Rights " section below for more about development rights.)			
225(1)(g)	SCENARIO 1 as to later divisions/phases: Land can be added later AND <i>if known</i> <i>at recording</i> there is a legal description of land (comprising or comprised of "legal" lots) not initially included in the plat community but that can be added pursuant to reserved development right to add it. ³⁸			

64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
225(1)(g) 315	 SCENARIO 2 as to later divisions/phases: Land can be added later, but not described, and there is a statement that land can be added pursuant to reserved development right to add "<i>unspecified real estate</i>" as phases/divisions that will be subject to the same declaration/CCRs.³⁹ Title company underwriting should be consulted if unspecified real estate can be added. 			
225(1)(g) 315	 SCENARIO 3: As to later divisions/phases: There is (a) a legal description of land that can be added, PLUS (b) a statement that "<i>unspecified real estate</i>" can also be added, and that no assurances are made as to the location or legal description of that unspecified real estate. 			
315	☑ If the declaration provides for the addition of " <i>unspecified real estate</i> " it states a time period during which it can be added.			
315	☑ If the declaration provides for the addition of " <i>unspecified real estate</i> " it states that the area of the added land cannot exceed 10% of the area either (a) the land included in the plat, or (b) the land included in the plat plus land described in the declaration as addable in the future.			
315	☑ If the declaration provides for the addition of " <i>unspecified real estate</i> " it states that the total number of units cannot exceed the number of units provided for in the original declaration.			
225(1)(g)	☑ <i>If known at recording</i> , legal description of land included in initial plat community that can be withdrawn pursuant to reserved development right. ⁴⁰ NOTE: The legal description can be (a) a unit/lot, (b) common area tract or parcel (even if numbered or lettered) in the plat community. <i>See endnote.</i> (Also: see "Development Rights" section below for more detail.)			
225(1)(g)	☑ <i>If known at recording</i> , description(s) of all land subject to other development rights. (See " Development Rights " section below.)			
225(1)(f) & 010(20)(b)	 Description⁴¹ of any land that may later be allocated as LCE. If "YES" see next question. NOTE: The legal description can (and likely will) be a common element lot, tract or parcel in the plat community. However, it could also be "unit" as defined in WUCIOA. (See also "Development Rights" and "Limited Common Elements – Declaration" and "Amendments" sections below.) 			
225(1)(f) & 010(20)(b)	 ☑ A statement that those described portions intended as future LCE may be so allocated. 			
230(1)(c)	Description of each portion subject to a lease. See also "Leasehold Plat Communities" below.			
	Unite/Lata Dourdering in Declaration			<u> </u>
	Units/Lots – Boundaries in Declaration NOTE 1: Unit/lot boundaries in a plat community are as shown in the plat recorded pursuant to Ch. 58.17 RCW. ⁴²		$\mathbf{\mathbf{\bigvee}}$	
	NOTE 2: Lots in a plat are typically only vertical (side) boundaries, extending "from the center of the earth to the heavens above" and should be so designated as boundaries of a unit/lot in the declaration for a plat community and delineated on the map (plat survey). Consult with title underwriting if different boundaries identified.			
	Units/Lots – General	<u> </u>		-
	NOTE 1: A "lot" in a subdivision plat, although created pursuant to Ch. 58.17 RCW, is also a "unit" under WUCIOA. Also, while a lot, tract or parcel in a plat that is equivalent to an un-numbered WUCIOA common area or limited common area in other CICs can have an identifying number, such numbered lots would generally not be considered a "unit" as defined under WUCIOA. ⁴³			



64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
	NOTE 2: A unit/lot in a plat or plat community, and its identifying number, is created by the plat. It is NOT NECESSARY to recite unit/lot numbers (and certain additional unit/lot data required for other CICs) in the declaration/CCRs. ⁴⁴		\mathbf{X}	
	\blacksquare Unit/lot numbers shown. ⁴⁵			\geq
225(1)(c)	\blacksquare Total number of units/lots initially created. ⁴⁶			\ge
225(1)(c)	 * Units/lots can be added later – e.g., additional division(s), by adding land to the same plat, that is/are subject to the same declaration/CCRs, pursuant to a reserved development right). THIS PROVISION NEW TO PLATS. If "YES" see ▼ next question. 			
225(1)(c)	 ✓ Maximum number of units/lots that can be created after all phasing (additional divisions) is completed.⁴⁷ If "NO" refer to title company underwriting. Also see ▼ next question. 			$\left \right\rangle$
320	 * Declaration/CCRs states that it is a "large scale community" (500 or more acres & development right to create 500 or more possible residential units).⁴⁸ Any large scale community should be referred to title company underwriting. 			
240(3) & 260(2) & (3)	 ☑ NOT COMMON WITH PLATS. Provides approval process for incorporating common elements or limited common elements (generally, tracts or parcels, whether or not numbered, that are not WUCIOA units/lots) into a unit/lot.⁴⁹ If "YES" see ▼ next question. 			
240(3) & 260(2) & (3)	☑ Requires (a) approval of a % all owners [default is 67% if not stated otherwise], (b) recorded amendment to declaration/CCRs & map executed by affected unit/lot owner(s) and the association certifying proper adoption. ⁵⁰			
255	☑ NOT COMMON WITH PLATS. Provision for alteration of units/lots and common elements (creating apertures between two units/lots in common ownership). ⁵¹ If "YES" refer to title company underwriting.			$\left \right\rangle$
260	☑ NOT COMMON WITH PLATS. Provision for relocation of unit/lot boundaries (portion of a unit/lot being incorporated into another unit). ⁵² If done, requires amending the declaration/CCRs & the map.			\mathbf{X}
265(1)	\square Provision for subdivision of units. ⁵³			\searrow
265(2)	\blacksquare Provision for combination of units. ⁵⁴			\searrow
	* Confirm access to each unit/lot, either directly to a public right of way, or through common elements or another unit/lot to an open public right of way. ⁵⁵			\boxtimes
	Allocated Interests		<u> </u>	
	NOTE: Allocated interests for plats are generally not a title insurance issue but would be relevant to confirm sufficiency of votes required for actions that do impact title insurance.		\mathbf{X}	
225(1)(j) & 235(1)	\blacksquare Allocated interests given for assessments : Percentages \Box Fractions \Box			
225(1)(j) & 235(1)	\blacksquare Allocated interests given for voting : Percentages \square Fractions \square			
235(2)	\blacksquare Formulas given for determining each allocation ⁵⁶			
235(5)	\blacksquare If percentages, they total "100% \square If Fractions, total "1" \square ⁵⁷			
235(2) & 235(4)(b)	 There is no discrimination (including by utilizing cumulative or class voting) in favor of declarant owned units to avoid statutory provisions.⁵⁸ Answer should be "YES." If there is discrimination the answer is "NO" and title company should consult with underwriting. 			
235(3)	Formulas given to be used to reallocate allocated interests (assessments and voting) if units/lots are added or withdrawn later. (Would usually be related to exercise of reserved development rights.)			



64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
	Units/Lots – Use	<u> </u>	-	
100(1)	* Are all units/lots exclusively nonresidential? ⁵⁹ If "YES" the default is that WUCIOA does not apply unless the declaration/CCRs provides for one of three levels of applicability. Refer to underwriting.			
100(4)	* Does declaration/CCRs claim exemption based on mixed-use? ⁶⁰ If "YES" consult with underwriting.			
225(3)	* Are there restrictions on use of unit/lot to be insured? ⁶¹ If "YES" review for insurability per endnote.			\ge
225(3)	* Are there restrictions on occupancy of unit/lot to be insured? ⁶² If "YES" review for insurability per endnote.			\geq
	* Are there restrictions on alienation of unit/lot to be insured? ⁶³ If "YES" review for insurability per endnote, AND: ▼			\geq
225(1)(k)	* Contains right of first refusal in favor of owners association or others. If "YES" title company should consult with underwriting. AND/OR: ▼			
225(1)(k)	* Contains option to purchase in favor of owners association or others. If "YES" title company should consult with underwriting.			
510(9)(c)	* Contains restrictions on <i>leasing</i> of units. If "YES" and if insuring a leasehold estate in a unit, title company should consult with underwriting. ⁶⁴			\mid
	Owners Association	1	r	<u> </u>
225(1)(a)	\square Name of owners association given <i>and</i> it agrees throughout declaration/CCRs.			\geq
400(3)	☑ Incorporated as either a for-profit corporation, non-profit corporation or LLC.			\geq
405(2)(i) & 465	* Power to convey or encumber common elements, or to subject them to an easement or lease.			\geq
405(2)(h)	* Power to acquire title or interest to real estate. ⁶⁵			\geq
300	* Provisions for membership in a master association (with any other CIC). ⁶⁶			
305	* Provisions for subassociation within the plat community (fewer than all of the units/lots). ⁶⁷			
310	* Provisions for merger or consolidation with another <i>plat community</i> (cannot be condo, cooperative or miscellaneous community). (See " Merger or Consolidation " below.)			
	Limited Common Elements (LCE) – Declaration	k	A	<u>A</u>
	NOTE 1: LCE are not be typical for a plat community. However, consider that areas (such as an access parcel connecting a lot to a dedicated street) that are likely tracts dedicated in a plat for easement purposes benefitting one or more units/lots. Such a common area tract in a plat that is to be used by one or more but not all units/lots, could also be appropriately called an LCE under WUCIOA.			
	NOTE 2: An appurtenant easement parcel can be given a lot, tract or parcel number, even if it is also an LCE. The declaration/CCRs should identify the tract or parcel as LCE and identify the unit(s)/lot(s) that can use that LCE.	\mid		
	NOTE 3: LCE cannot be allocated/assigned "as shown on the map" or any other type of purported allocation to a unit/lot – it must be allocated in the declaration/CCRs. ⁶⁸ LCE must be allocated (assigned to a unit/lot) in the declaration/CCRs (or an amendment). ⁶⁹			
	NOTE 4: LCE cannot be "created" with the intent to be allocated to a unit/lot later, such as by recital in the unit/lot conveyance. ⁷⁰	\geq	\triangleright	$\left \right>$



64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
	NOTE 5: However, LCE be cannot created and allocated to a unit owned by the declarant with the intent to be allocated (as a reserved development right) to OTHER units/lots later as units/lots are conveyed BUT the declaration must be amended to RE-ALLOCTE those LCE. ⁷¹			
	NOTE 6: As with condos, the description of a unit/lot legal in a deed or mortgage/deed of trust should NOT include express identification of (a) any individual LCE, (b) voting interests or (c) assessment allocations. ⁷² <i>See endnote</i> – Title company should refer to underwriting if requested to include such information in the legal description of a plat community unit/lot.			
225(1)(e)	\square Description of all LCE, if there are any. ⁷³			
	* Confirm that LCE are NOT intended to be units/lots. If intended to be units, discrepancy must be resolved. Title company should consult with underwriting.	\geq	\ge	\bowtie
	 * LCE numbering system agrees with map. If "NO" title company should consult with underwriting. ☑ All and each LCE allocated (assigned) to units/lots in declaration.⁷⁴ (Can be 			$\left \right>$
240(1)(a)	allocated to declarant-owned unit(s) for later reallocation by amendment.) If LCE purportedly created but not allocated, title company should consult with underwriting.			\mid
225(1)(f) & 010(20)(b)	 Statement that declarant can allocate CE as LCE if the land subject to development right for such allocation is described. (See also "Written Legal Descriptions – Declaration/CCRs" above.) 			
225(1)(f) & 010(20)(b)	☐ Land subject to development right for allocation of CE as LCE is described. ⁷⁵ (See also "Written Legal Descriptions – Declaration/CCRs" above.)			
240(2)(a) & (b)	☑ Provides approval process for reallocation of LCE between/among non-declarant owned units. Requires (1) approval by the board, and (2) recorded amendment to declaration/CCRs executed by association certifying proper adoption. ⁷⁶ If different procedure provided, title company should consult with underwriting.			$\left \right>$
240(3)	 Provides approval process to reallocate (convert) common elements to LCE. Requires (1) allocation of new LCE to unit(s)/lot(s), (2) approval of % all owners [default is 67% if not stated otherwise], (3) recorded amendment to declaration/CCRs & map executed by association certifying proper adoption. 			
240(3)	☑ Provides approval process for incorporating LCE into a unit/lot. Requires (1) approval of % all owners [default is 67% if not stated otherwise], (2) recorded amendment to declaration/CCRs & map executed by association certifying proper adoption.			
250(1)	☑ If declaration/CCRs & map amended to reallocate LCE, all declaration/CCRs requirements met.			
240(2)(a)	* Declaration/CCRs & all amendments have been reviewed to confirm <i>current</i> LCE allocation to unit/lot being insured AND deeds in chain of title reviewed to confirm no inconsistencies. (Deeds should not have recited any LCE allocations. Any such recitals should be reviewed by title company underwriting to confirm consistent with declaration as amended.)			
	Assessment Liens	l		<u> </u>
485(2)(a)	☑ States that owners association assessment lien does not have priority over liens recorded before creation of the plat community. If "NO" consult with title underwriting.			
485(2)(b) & 485(3) & 485(6)	 States that owners association assessment lien has <i>limited</i> statutory priority⁷⁷ over security interest in the unit/lot (i.e., a mortgage/deed of trust) recorded before date assessment lien became due, unless foreclosed judicially. If "NO" consult with title underwriting. 			
485(2)(c)	 ✓ States that owners association assessment lien does not have priority over real estate taxes and assessments. If "NO" consult with title underwriting. 			



64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
485(4)	☑ States that lien is prior to mechanics' or material supplier's liens. Should be "NO" or silent on this issue; if "YES" consult with title company underwriting.			\searrow
485(5)	☑ States that lien is subject to Ch. 6.13 (homestead exemption). Should be "NO" or silent on this issue; if "YES" consult with title company underwriting.			
485(13)(b)	✓ States that nonjudicial foreclosure under Ch. 61.24 RCW permitted, and includes required language (including naming a trustee pursuant to RCW 61.24.010). Non- judicial provisions not required, but if so must be in conformance. ⁷⁸			
	★ MAP (PLAT SURVEY) ⁷⁹ ★	<u> </u>		
	Name, Execution & Miscellaneous			
245(8)(a)	☑ Name of plat community shown (must match verbatim name on declaration).			\times
245(8)(a)	Includes a statement <i>immediately after the name</i> that it is a <i>plat community</i> .			\bowtie
245(3) 58.17.165	\blacksquare Executed by declarant. ⁸⁰			\ge
215(a)&(b)	* Is there is a failure of the map to comply with WUCIOA statute? ⁸¹			
215(a)&(b)	* Is failure of the map to comply with the statute insignificant?			
245(8)(o)	\blacksquare Shows other matters customarily shown on land surveys. ⁸²			
	Recording	1		
245(3)	Recorded concurrently with declaration.			\ge
245(3)	☑ Cross reference to declaration/CCRs recording data. ⁸³			\ge
245(7)	☑ Delivered to county assessor.			$>\!\!\!\!>$
025(5)	* Approval by the county assessor (if required in your county). ⁸⁴			
	Declarant Declaration (Can be on map attached to declaration)			
	Note that a CIC plat community survey could be submitted for plat approval and recording that differs little in appearance from a pre-WUCIOA plat. To the extent that the plat also includes required WUCIOA elements, it is not necessarily up to the local (city or county) platting authority to either (a) look for WUCIOA elements on the face of the plat, (b) look for WUCIOA elements in a separate declaration/CCRs document, or (c) review and approve any WUICOA required elements			
225(6)(c)	Declarant's declaration/CCRs with statutory language.			\ge
225(3)	Execution by declarant (with "Declarant Declaration").			\geq
	* Proper recitals and acknowledgment form for declarant signature.			\geq
	Surveyor Certification (Can be on map attached to declaration)			
	NOTE 1 : A CIC plat community survey could be submitted for plat approval and recording that differs little in appearance from a pre-WUCIOA plat. To the extent	\setminus	\setminus /	\backslash
	that the plat also includes required WUCIOA elements, it is not necessarily up to the local (city or county) platting authority to either (a) look for WUCIOA elements on the face of the plat, (b) look for WUCIOA elements in a separate declaration/CCRs document, or (c) review and approve any WUICOA required elements.		$\left \right\rangle$	\square
	NOTE 2 : The statutory form of certification includes a reference to the Survey Recording Act, which may not be applicable to a plat survey. This may be addressed in a corrective amendment in a future legislative session. It may be appropriate for the surveyor to incorporate a reference to the appropriate statute relating to plats and local ordinances adopted pursuant thereto.			

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64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
225(6)(a) & 010(53) & 58.09.080	Surveyor's certificate with statutory language. ⁸⁵			
	* Proper acknowledgment form for surveyor's signature.			\geq
	Unit/Lot Numbering			
	☑ Identifying number of each unit/lot. ⁸⁶			
	* Identifying number of each unit/lot agrees with declaration			
	* Confirm consistency in both declaration/CCRs & map with respect to non- traditional units/lots that might otherwise be units, LCE or common elements (e.g., parking spaces, RV spaces, moorage slips, etc., as examples)			
225(2)	See also "Amendments" below	\geq	\ge	\geq
	Written Legal Descriptions – Map (See also "Non-Unit Boundaries – Map Drawing" below)			
	Is any land abutting or running through the CIC intended to be conveyed or			
	dedicated to the public for roads or similar purposes BEFORE OR AFTER			
	recording? ⁸⁷ If "YES" discuss among title company, attorney, declarant & surveyor.			
245(8)(b)	✓ Legal description(s) of entire initial plat community (if multiple parcels, need not be contiguous).			\ge
245(8)(h)	* Legal description of each appurtenant easement, if any. ⁸⁸ Include as yet unrecorded easements.			
	* Are any new (as yet unrecorded) easements benefitting the plat community land intended to be granted as part of the development process either BEFORE or AFTER recording? <i>If "YES" discuss among title company, attorney, declarant &</i>			
245(8)(e) & 225(1)(g)	 surveyor. ✓ If known at recording, legal description of land not included in initial plat community but can be added pursuant to reserved development right to phase.⁸⁹ 			
245(8)(d) & 225(1)(g)	\square <i>If known at recording</i> , legal description of land included in initial plat community that can be withdrawn pursuant to reserved development right. ⁹⁰			
225(1)(g)	☐ <i>If known at recording</i> , description(s) of all land subject to other development rights. ⁹¹			
245(8)(k) & 230(1)(c)	☐ Legal description of each portion subject to a lease. (See also "Leasehold Plat Communities" below.)			
245(8)(j) & 58.09.060	All descriptions tied to sufficient monumented reference corners (section corners, plats, streets, etc.)			\succ
245(8)(j)	☐ Identifies elevation benchmark used to establish horizontal boundaries (should be an officially established monument). NOTE: for "airspace" units, benchmark not necessary if location is "otherwise" reasonably described or depicted." ⁹²			
	Easements			
245(8)(h)	✓ Location and dimension of appurtenant easements, if any, delineated on map (whether or not title insurable as appurtenant). ⁹³			
245(8)(h)	 Shows location and dimensions of all recorded easements burdening the land, with recording data.⁹⁴ 			
245(8)(h)	✓ Shows location and dimensions of all unrecorded easements burdening the land, with source (recording data, observed use, etc.). ⁹⁵			



64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
	Encroachments ⁹⁶		-	-
	Shown on			
245(14)	(a) plat map, or			
	(b) map attached to declaration/CCRs instead of on plat map			
	☑ Shows extent (location, dimensions) of all encroachments, including, for example:			
245(8)(a)	(a) either way across plat community property lines \Box			
245(8)(g) 245(14)	(b) either way across parcels subject to development rights \Box			
243(14)	(c) onto easements located on plat community land \Box			
	(d) other Describe			
	Improvements – Map Drawing ⁹⁷	1	1	1
245(14)	Shown on			
245(14)	(a) plat map, or			
245(0)(0)	(b) map attached to declaration/CCRs instead of on plat map	1		
245(8)(f)	☑ Location and dimensions of all existing buildings containing or comprising			
245(14)	units/lots. (Not likely to be common with plats.) ☑ Identifies any unit/lot in which the declarant has reserved a development right			
	to create			
245(10)	(a) additional WUCIOA units/lots (by subdividing)			
	(b) common elements \Box			
	* Approximate location & dimensions of contemplated improvements, if they are			
245(9)	shown (optional to be shown on map, even if described in declaration/CCRs).			
	\blacksquare If any contemplated improvements shown, labeled (one or the other is required) as			
	follows:		_	
245(9)	"MUST BE BUILT" □			
	"NEED NOT BE BUILT" □			
	Non-Unit Boundaries – Map Drawing			
245(8)(b)	All land that is the entire initial plat community.			\bowtie
245(8)(1)	☑ Distance between non-contiguous parcels.			
	If known at recording, land not included in initial plat community but can be added			
245(8)(e) &	pursuant to reserved development right to phase. ⁹⁸ (SEE also "Development			
225(1)(g)	Rights" section below.)			
	OK to show on map attached to declaration/CCRs instead of on plat map. \Box			
	☑ If such land, must be labeled "SUBJECT TO DEVELOPMENT RIGHTS TO			
245(8)(e)	ADD UNITS THAT WILL RESULT IN A REALLOCATION OF			
213(0)(0)	ALLOCATED INTERESTS."			
	OK to show on map attached to declaration/CCRs instead of on plat map. \Box			
	☐ If known at recording, land included in initial plat community that can be			
245(8)(d)	withdrawn pursuant to reserved development right. (SEE " Development Rights "			
	section below for specifics.) OK to show on map attached to declaration/CCRs instead of on plat map.			
	\square If such land, must be labeled "MAY BE WITHDRAWN FROM THE PLAT			
245(9)(4)	[™] If such land, must be labeled "MAY BE WITHDRAWN FROM THE PLAT COMMUNITY." ⁹⁹			
245(8)(d)				
	OK to show on map attached to declaration/CCRs instead of on plat map.			
225(1)(-)	* <i>If known at recording</i> and <i>described in declaration</i> , land subject to other development rights ¹⁰⁰ (See "Development Pights " section below for specifies.)			
225(1)(g)	development rights. ¹⁰⁰ (See " Development Rights " section below for specifics.)			
	OK to show on map attached to declaration/CCRs instead of on plat map. \Box		1	1

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64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
225(1)(g)	 * If such land is described and shown, <i>recommended</i> that it be labeled "SUBJECT TO DEVELOPMENT RIGHTS."¹⁰¹ OK to show on map attached to declaration/CCRs instead of on plat map. □ 			
245(8)(k) & 230(1)(c)	\square Portions of the land subject to a lease, if any. Can be shown on map attached to declaration/CCRs instead of on plat map			
245(8)(k)	\square If such land, must be labeled "LEASEHOLD REAL ESTATE." ¹⁰² Can be shown on map attached to declaration/CCRs instead of on plat map			
	Limited Common Elements – Map Drawing	r	r	
	 NOTE 1: <i>LCE would not be typical in plat communities.</i> (a) Improvements that are typical LCE in other CICs (examples: porches, decks, patios, storage, parking areas) would typically within the boundaries of a WUCIOA plat community unit/lot but need not be. (b) Other types of LCE (examples: moorage space, RV parking spaces/areas) can be located outside the boundaries of a unit/lot. (c) If there are LCE, the map (i) does not allocate/assign LCE to units/lots and (ii) while labeling and numbering LCE is required (and must be consistent with the declaration), the map need not identify allocations of LCE to units/lots that are made in the declaration. 			
	NOTE 2: LCE are by definition portions of the common elements that have been allocated to specified (but fewer than all) units/lots in the declaration as LCE. See RCW 64.90.101(30). If the intent is to create parking spaces to be allocated to specific units/lots after the declaration/CCRs is recorded, and as the project is developed, then the area must be designated as common elements subject to the right to create <i>and allocate</i> LCE by amending the declaration/CCRs. See RCW 64.90.225(1)(f). Alternatively, areas intended to be allocated LCE in the future can be created and allocated in bulk to one or more units/lots. Then the development right would be reserved to amend the declaration to reallocate from the initial unit/lot allocation to different units/lots.			
	 NOTE 3: (a) As noted in NOTE 2 above, the declaration can provide that portions of the common elements can be designated as subject to the development right to create and allocate LCE in the future. (b) A specific metes and bounds legal description of those portions of the common elements that can be converted to and allocated as individual LCE is not required on the map, nor are these areas required to be described, delineated or labeled on the map. But if they are shown, they must be consistent with the declaration. (c) This would not be typical to plat communities. If this is provided for in the declaration, title company and surveyor should consult with declarant counsel. 			
245(8)(n)	 ☑ General location of LCE, if any, including: porches □ decks □ balconies □ patios □ storage □ moorage spaces □ parking spaces □ RV parking spaces □ Other □ NOTE: Dimensions need not be shown, nor boundaries tied to property corners. 			
245(8)(n)	☐ Identifying number of each LCE shown & agrees with declaration.			
250(1)	 If declaration/CCRs & map amended to create and allocate LCE, all map data requirements met. 			



64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
	Principal Common Amenities – Map Drawing			
	NOTE 1: The terms "common amenity" or "principal common amenity" are not defined in WUCIOA. However, they are required to be identified in the POS, and if so must be shown on the map. RCW 64.90.245(8)(m). The POS should be reviewed to confirm whether any are described.			$\left \right\rangle$
	 NOTE 2: Examples might include: (a) interior roadways (particularly, as to a plat community, private roads that are not dedicated in the plat to the public), (b) access easement strips that provide access to lots from dedicated streets, (c) greenbelts, (d) walkways, (e) parking areas, (f) garages (such as individual parking spaces or moorage slips that are not LCE but benefit the entire CIC), (g) swimming pool, (h) tennis courts, (i) play areas, (j) clubhouse or other community building, etc. If none are expressly described but there appear to be features in the plat community that might be considered such, the matter should be referred to title company underwriting. 			
245(8)(m)	☑ General location principal common amenities, if any are described in the POS (must review POS to confirm if there are any).			
The title o	★ DEVELOPMENT RIGHTS ★ company should consult with underwriting to review the use of Development communities.	Rights	s with (olat
	 NOTE 1: Many development rights that are typical for other CICs, such as condominiums, would not typically be used with plat communities. For example, instead of phasing by adding additional land to an existing plat community, subject to the same declaration/CCRs, a separate plat can be recorded with a similar declaration/CCRs and a using a master association to tie both CICs together. Nonetheless, a plat community can have development rights similar to those typical of condominiums, including the right to add additional land and units/lots by phasing. NOTE 2: This review section is for plat community with development rights before any are exercised. NOTE 3: After development rights have been exercised, confirm that the original declaration/CCRs complies with this review, and then see "★ Amendments ★" below to confirm all declaration/CCRs and map data are complete. 			
225(1)(g)	☑ Original declaration/CCRs describes all development rights. ¹⁰³ (NOTE: This is independent of whether or not a legal description of affected land is included.)			



64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
	* Identify typical development rights that affect title insurance, for future reference:			
	(a) project is large scale community ^{104} – WUCIOA requirement to be met by amendment when a unit/lot is conveyed – refer to title company underwriting			
	(b) right to add specified (described) land \Box			
	(c) right to add land (whether on specified or unspecified real estate ^{105}) and create			
	new units/lots on that land \square			
225(1)(g)	(d) the right to add "unspecified real estate" 106			
(=)(8)	(e) right to create new units/lots within common elements \Box			
	(f) right to subdivide unit(s)/lot(s) to create new units/lots \Box			
	(g) right to reallocate LCE \Box			
	(h) right to create new common elements \Box			
	(i) right to create and allocate new LCE \Box			
	(j) right to withdraw land and units/lots			
	(k) other: (name).			
235(3)	If units/lots to be added or withdrawn, formula for reallocating allocated interests.			
225(1)(g)	Declaration/CCRs describes all <i>special declarant rights</i> . ¹⁰⁷			
	☑ Either: A statement in the declaration/CCRs for each development right:			
225(1)(h)(i)	(a) fixing the boundaries of those portions of the land (see also "Written Legal			
	Descriptions – Declaration/CCRs" above) subject to the right, <i>and</i> (b) regulating the order in which those portions may be subjected to the right. OR ▼			
	\square A statement in the declaration/CCRs for each development right that no assurances			
225(1)(h)(i)	are provided as to fixed boundaries and sequence. AND V			
	\square A statement in the declaration/CCRs as to each development right that if it is			
225(1)(h)(ii)	exercised in any portion of the land subject to that right, whether it must be			
223(1)(1)(11)	exercised in all or in any other portion of the remainder of that land that is subject to that right.			
225(1)(i)	Any other conditions or limitations on exercise of development rights, ¹⁰⁸ including the lapse thereof. (Review for insurability if exercised.)			
225(1)(g)	\square Added land: Description(s) of all land (not already part of the plat community) that	_		_
010(20)(a)	may be added as additional phase(s). (This would not be "unspecified real estate". ¹⁰⁹) OR: ▼			
	Added land: If no description of future phase land, declaration/CCRs states that no			
225(1)(h)(i)	assurances are made with respect to location. (NOTE that "unspecified real estate" ¹¹⁰			
	may be applicable if the future land is unknown, but the development right to add it			
225(1)(g)	must be included. Not applicable if it is a "large scale community".) ☑ Common elements – improvements: Description of each portion of the common			
010(20)(a)	elements subject to a development right to add improvements. ¹¹¹ OR: V			
225(1)(h)(i)	Common elements – improvements: If no description of such land, declaration/CCRs states that no assurances are made with respect to location.			
225(1)(g)	☑ Common elements – new units/lots: Description of each portion of the common			
010(20)(b)	elements subject to a development right to create new units/lots. ¹¹² OR: ▼			
225(1)(h)(i)	Common elements – new units/lots: If no description of such land,			
225(1)(g)	declaration/CCRs states that no assurances are made with respect to location. ☑ Common elements – withdrawal: Description of each portion of the common			
010(20)(d)	elements subject to the right to withdraw. ¹¹³ OR: V			
	\square Common elements – withdrawal: If no description of such land, declaration/CCRs			
225(1)(h)(i)	states that no assurances are made with respect to the location of withdrawable			
	land. ¹¹⁴			

64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
225(1)(g) 010(20)(c)	Declaration/CCRs identifies unit(s)/lot(s) subject to the development right to subdivide or combine or to convert into common elements.			
225(1)(g)	\square Time limit for each development right to be exercised <i>if</i> description of affected land is included.			
225(h)(i)	☑ Description of (a) each portion of common element land <i>or</i> (b) future phase land not currently in the plat community, if any, with respect to which development rights can be exercised at different times. (NOTE that this would not necessarily apply to "unspecified real estate".)			
315	* Unspecified real estate: If unidentified and undescribed land may be added to the plat community by future amendment. See "★ Amendments ★" below if land is being added pursuant to this statute.			
250 245(12)	If development rights have been exercised, declaration/CCRs & map have been amended, and data updated for all new units/lots. See also "★ Amendments ★" below.			
	★ AMENDMENTS ★			
	Declaration/CCRs Amendments			
	Includes amendments pursuant to Development Rights			
	NOTE: Each current <i>and</i> prior recorded amendment to the declaration/CCRs & map should be reviewed for impact on unit/lot to be insured, whether existing or created by the amendment.	$\left \right>$	\mathbb{X}	$\left \right>$
245(4)	☑ Related map amendment filed simultaneously.			
225(2)	☑ Cross reference to recording data of original declaration.			
225(2)	☑ Cross reference to recording data of all prior amendments to declaration.			
225(2)	 Cross reference to recording data of concurrent map amendment (required especially if, for example (a) <i>creating new units/lots</i> within the plat community, or (b) <i>adding land, with or without new units/lots</i>, or (c) if <i>unit/lot boundaries change</i>) 			
	* Cross reference to recording data for original map (not expressly required but recommended).			
	* Cross reference to recording data for all prior amendments to original map (not required but recommended).			
Varies	Executed by declarant if required by statute (for example: exercising development rights, such as adding land and/or units/lots, withdrawing land and/or units/lots). ¹¹⁵			
Varies	Executed by owners association if required by declaration/CCRs and/or statute (typically applicable after declarant control period ends). ¹¹⁶			
Varies	Executed by unit/lot owner(s) if required by declaration/CCRs and/or statute (typically for unit/lot changes or re-allocation of LCE among units/lots). ¹¹⁷			
	* Properly executed and acknowledged for each signatory entity.			
Varies	* Approval by requisite % of owners. Confirm for title insurability.			
Varies 245(12)	 * Approval by requisite % of lenders. Confirm for title insurability. ☑ If adding additional land that was described in the declaration/CCRs), revised legal 			
245(12) 245(12) 315	description(s) shown. ☑ If adding "unspecified real estate" (land NOT described in the declaration/CCRs), revised legal description(s) shown. See ▼ below also, and refer to title company underwriting.			

64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
	Area of "unspecified specified real estate" (land NOT described in the declaration),			
	does NOT exceed 10% of the area of the land:			
245(12)	(a) included in the original plat community (if no additional land that could be added			
315	was described), OR(b) included in the original plat community PLUS the area of all additional land			
	described in the original declaration/CCRs.			
	Refer to title company underwriting, even if "YES".			
	☑ If <i>land</i> , <i>units/lots</i> or <i>LCE</i> added, all requirements for declaration/CCRs & map met.			
245(8)(j)	If adding, combining or subdividing units, all resulting unit/lot numbers shown. ¹¹⁸			
	* If adding, combining or subdividing units, unit/lot numbers agree with amended			
250(2)(1)	map.			
250(3)(b) 250(5)	If <i>adding</i> , <i>subdividing</i> , or <i>combining</i> units, shows changes in all allocated interests.			
225(1)(d)	If adding, combining or subdividing units, describes unit/lot data – area			
225(1)(d)	If <i>adding</i> , <i>combining</i> or <i>subdividing</i> units, describes unit/lot data – bedrooms			
225(1)(d)	If <i>adding</i> , <i>combining</i> or <i>subdividing</i> units, describes unit/lot data – bathrooms			
	* If relocating unit/lot boundaries, describes result.			
250(3)(a)	If <i>converting</i> unit/lot <i>to LCE</i> , shows changes to allocated interests.			
	☑ If withdrawing land, revised legal description(s) shown.			
250(6)	If withdrawing land on which a unit/lot has been sold, consent by the unit/lot			
230(0)	owner.			
	☐ If withdrawing units/lots (usually on land being withdrawn), shows changes in			
	allocated interests for remaining units/lots. ¹¹⁹			
	* If land withdrawn by condemnation, declaration/CCRs & maps amended. ¹²⁰			
	* If land added OR withdrawn for any reason, remaining land and new CIC plat boundaries comply with Ch. 58.17 RCW, and comprise "legal lots."			
225(1)(c) &	☑ If creating/adding LCE (including converting a unit/lot to LCE):			
240(1)(a)	(a) describes LCE			
250(1)	(b) allocates LCE to units/lots (<i>all must be allocated</i>)			
	☑ Land and residential units/lots are being added to a large scale community.			
320	Amendment to be reviewed by this checklist to confirm WUCIOA compliance for			
	all land and units/lots created and added. Refer to title company underwriting.			
	If land withdrawn, all land (both the withdrawn land and the remaining CIC plat			
	community land) complies with Ch. 58.17 RCW and all resulting parcels are			$ $ \vee
	"legal lots."			/
	-			
	MAP Amendments Includes amendments pursuant to Development Rights			
	NOTE : Each prior recorded amendment to the declaration/CCRs & map should	\mathbb{N}	\wedge	
	be reviewed for impact on unit/lot to be insured, whether it is existing or newly	X	X	X
	created by the amendment.	$\backslash \setminus$	$\backslash \setminus$	$\backslash \setminus$
245(4)	Declaration/CCRs amendment filed simultaneously.			
	☑ Cross reference to recording data of:			
245(4)	(a) earlier declaration/CCRs \Box			
2 (T)	(b) earlier map \Box (not required, but recommended)			
	(b) concurrent declaration/CCRs amendment			
Various	\square Executed by declarant if required by statute (for example: exercising development			
	rights, such as adding land and/or units/lots, withdrawing land and/or units/lots). ¹²¹			



64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
Various	Executed by owners association if required by declaration/CCRs and/or statute (typically applicable after declarant control period ends). ¹²²			
Various	Executed by unit/lot owner(s) if required by declaration/CCRs and/or statute (typically for unit/lot changes or re-allocation of LCE among units/lots). ¹²³			
245(6)(a) & 245(12)	☑ Certificate executed by surveyor. ¹²⁴			
	* Properly executed and acknowledged for each signatory entity.			
245(12)	\square If <i>land</i> , <i>units/lots</i> or <i>LCE</i> added, all data requirements as to units/lots and LCE for new CIC plat community are met. (Includes unit/lot numbers.) ¹²⁵			
245(8)(i) & 245(8)(j)	If unit/lot boundaries relocated, new boundaries shown, as applicable. ¹²⁶			
245(8)(i) & 245(8)(j)	If unit/lot subdivided or combined, new boundaries shown, as applicable. ¹²⁷			
	If land withdrawn, all land (both the withdrawn land and the remaining CIC plat community land) complies with Ch. 58.17 RCW and all resulting parcels are "legal lots."			\searrow
(Title co	★ LEASEHOLD PLAT COMMUNITIES ¹²⁸ ★ mpany should consult with underwriting, and refer also to guidelines for inst estates and severed improvements)	uring le	easeho	old
230(1)	 ☑ One of the following is required as to each lease/sublease:¹²⁹ (a) each full lease/sublease is recorded □ or (b) memorandum of each lease/sublease is recorded □ 			$\left \right>$
230(1)	\square (Sub)lessor(s) executed the declaration/CCRs.			\sim
200(1)	* (Sub)lessor(s) signature(s)s properly acknowledged.			\leq
	* If multiple leases/subleases, review each lease/sublease in the chain of title to confirm insurability and no conflicting provisions between them (if applicable) and the declaration/CCRs, including termination date(s).			
230(1)(a)	\square Recording number of <i>full</i> (sub)lease(s). ¹³⁰ OR: \blacksquare			
230(1)(a)	\square Statement where <i>complete</i> (sub)lease(s) can be inspected. ¹³¹			
230(1)(c)	\blacksquare Legal description of the leased land. ¹³²			
230(1)(b)	Statement of the date on which each (sub)lease is scheduled to expire. ¹³³			
230(1)(f)	Statement of any rights of unit/lot owners to renew or extend the lease. ¹³⁴ OR: \checkmark			
230(1)(f)	Statement that the unit/lot owners do not have the right to renew or extend the lease.			
230(1)(d)	\square Statement outlining the right of unit/lot owners to redeem. ¹³⁵ OR: \blacksquare			
230(1)(d)	 Statement that the unit/lot owners do not have the right to redeem. The plat community would be terminated if the reversion to lessor is not redeemed or if the lease is otherwise terminated. 			
230(1)(e)	 ☑ Statement of the right of unit/lot owners to remove improvements if the lease terminates without redemption by the unit/lot owners. OR: ▼ 			
230(1)(e)	 ☑ A statement that unit/lot owners have no rights to remove improvements if the lease terminates. 			
	Is the lease for both the land and all then-existing and currently existing improvements (where improvements are the subject of the plat community)? ¹³⁶			
	Is the lease only for vacant land (no existing improvements)? IF SO: ▼		+	

Washington Land Title Association – Dated as of 11/22/2019 REV 6/15/2021 (May be copied and distributed without permission of the author or WLTA) Plat Checklist – Ch. 64.90 RCW – for WUCIOA Plat Communities recorded *after* July 1, 2018 – Page 19 of 38



64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
	Does the lease provide for <i>constructive</i> severance (i.e., lessee or unit/lot owners as lessees will have leasehold interest in land and fee in improvements), including a recorded deed from the lessor to the lessee of existing and future improvements? ¹³⁷ If not, see additional comments in footnote.			
	Was/were any and all (sub)lease(s) extended, renewed or replaced? ¹³⁸ If "YES" title company must review with underwriting.			
230(2)	 * Are there provisions that the owners association can collect proportionate rents from unit/lot owners and represent the unit/lot owners in all matters relating to the lease?¹³⁹ If so: (a) in the declaration/CCRs □ (b) in the lease □ (c) documents are consistent □ 			
230(4)	Was there a merger of the fee and leasehold estates as to any unit/lot or all units/lots (that is, acquisition of the lessor's interest in the lease by unit/lot owners)? ¹⁴⁰			
	Was the lease terminated, which would either (a) terminate the plat community or (b) reduce its size? If "YES" discuss with title company underwriting.			
230(5)	 Provision in declaration/CCRs for reallocation of allocated interests if lease termination reduces number of units. If there is a termination, the declaration/CCRs and map must be amended. Reallocation would be the same as for condemnation in RCW 64.90.030(1)). 			
	Any termination of a lease, whether it affects the entire CIC plat (terminating the plat community) or only a portion (especially if it reduces the number of units) should be referred to title company underwriting to determine title insurability of (a) remaining units/lots (if any), or (b) any interests in any of the land surviving the termination.			
	★ MANUFACTURED HOMES ★ (Title company should consult with underwriting)	-	-	-
	If the title has not been eliminated pursuant to Ch. 65.20 RCW, a manufactured home (which term includes a mobile home) is not real property as defined in a title insurance policy. It may become real property as defined in a policy if the title is eliminated. If so, a CIC plat unit/lot <i>might</i> be insured (a) without excepting the manufactured home from the legal description, (b) including the value of the manufactured home in the policy amount, and/or (c) including one of the ALTA 7-06 series endorsements on the policy. <i>Answering the following questions will not be the sole determining factor in providing such insurance</i> . ¹⁴¹			
010(57)(c)	 * Declaration/CCRs says manufactured/mobile home will be part of unit/lot if title eliminated under Ch. 65.20 RCW. This is permitted. If "YES" AND IF title eliminated, it <i>might</i> be insurable (not excluded from legal description of unit/lot & insure for full value) based on the title company's underwriting guidelines for manufactured homes. 			
010(57)(c)	 * Declaration/CCRs says manufactured/mobile home is not part of unit, even if title eliminated under Ch. 65.20 RCW. This is permitted. If "YES" title to the manufactured/mobile home might not be expressly or impliedly insurable (excluded from legal description of unit/lot & reduced policy amount) based on the title company's underwriting guidelines for manufactured homes. 			
255(4)	Has title to manufactured home been eliminated? If "YES" refer to title company underwriting guidelines for ultimate insurability. SEE ENDNOTE ¹⁴²			$\left \right>$



64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
(Title com	★ TIMESHARING ¹⁴³ ★ pany should consult with underwriting before insuring any timeshare interes may vary.)	st. Requ	uireme	nts
	Title insurability of timeshare interests is based on timeshare underwriting guidelines for each title insurance underwriter, but would require, at a minimum, express permission in the declaration/CCRs & a unique description of each timeshare segment that can be conveyed. The interest of all individual timeshare segments must account for 100% of the interest in the unit/lot that is being timeshared.			
	Timesharing is expressly permitted in declaration.If timesharing permitted, confirm whether the interest to be insured is or is not a fractional timeshare interest. (A unit/lot in a plat community that permits timesharing may still be conveyed in its entirety and not divided into fractional interests or timeshare segments.)			
	Interest of each timeshare segment ("fractional interest") owner is for a specified undivided interest, distinctly described and labeled (numbered) in the title to unit/lot, in common with the other timeshare segment owners of the same unit/lot, and NOT membership in a "club."			$\left \right\rangle$
	Each timeshare segment fixed in time (not undefined or "floating"). (Rotation between fixed time periods may be permitted, as long as specific segment clearly identifies the time periods of each rotation.)			\searrow
	Each timeshare segment/fractional interest clearly identified by number or letter that is unique to interest to be insured. ¹⁴⁴			\geq
	★ TERMINATION OF PLAT COMMUNITY ¹⁴⁵ ★ (Title company should consult with underwriting)	<u> </u>	<u> </u>	
	Any termination of a plat community (proposed, in progress or completed), whether it affects the entire CIC plat community (terminating the plat community) or only a portion (especially if it reduces the number of units/lots) should be referred to title company underwriting, particularly if the interests of any of the unit/lot owners is to be conveyed after termination.			
290(1)	 Requires at least 80% vote for approval of termination (if there are any residential units). Percentage required by the declaration: 			
290(1)	 Provides for less than 80% vote for approval of termination (only if there are <i>no</i> residential units/lots). Percentage required by the declaration: 			
290	* Termination under RCW 64.90.290 proposed, in progress or completed. <i>Title</i> company should consult with underwriting to confirm that procedures will be/were followed and that the interests of former unit/lot owners will be insurable. The following items would apply to the procedure used. ¹⁴⁶			
290(2)	 Written termination agreement executed or ratified (same requirements as for a deed) by requisite % of owners. Percentage obtained:			
290(2)	☑ Termination agreement specifies date after which agreement is void unless recorded by that date.			\searrow
		1		\sim
290(2)	 Image: Termination agreement recorded by specified date. Image: Amended termination agreement is recorded and complies with both RCW 			\nearrow

64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
	* CIC plat contains no units/lots with horizontal boundaries between them (i.e., all			
290(3)(b)	units/lots are side-by-side; none are "stacked"). THIS IS LIKELY FOR A PLAT. IF SO: ▼			
290(3)(b)	* Termination agreement provides for sale of portions of former common elements not necessary for habitability of a unit/lot. ¹⁴⁷ (Optional.) OR: ▼			
290(3)(b)	* Termination agreement provides for sale of one or more individual former units/lots because declaration/CCRs provided for it. ¹⁴⁸ OR: ▼			
290(3)(b)	* Termination agreement provides for sale of one or more individual former units/lots because <i>all</i> owners have consented to it. ¹⁴⁹ OR: ▼			
290(3)(b)	* Termination agreement does not provide for any sale after termination. ¹⁵⁰			
	SCENARIO 2:			
290(3)(a)	* CIC plat contains only units/lots with horizontal boundaries between them (i.e., only "stacked" units, and no units/lots that are only side-by-side, with no unit above or below). THIS IS NOT A COMMON SCENARIO FOR A PLAT, BUT IS POSSIBLE. IF SO: ▼			
290(3)(a)	* Termination agreement provides for sale of all land after termination, including terms of sale. ¹⁵¹ OR: ▼			
290(3)(a)	* Termination agreement does not provide for any sale after termination. ¹⁵²			
	SCENARIO 3:			
290(3)(c)	* CIC plat contains some units/lots with horizontal boundaries between them and some with no such boundaries (i.e., some units/lots are side-by-side only with no unit above or below & some are "stacked"). THIS IS NOT A COMMON SCENARIO FOR A PLAT, BUT POSSIBLE. IF SO: ▼			
290(3)(c)	* Termination agreement provides for sale of portions of former common elements not necessary for habitability of a unit/lot. ¹⁵³ (Optional.) OR: ▼			
290(3)(c)	* Termination agreement provides for sale of one or more individual former units/lots because declaration/CCRs provided for it. ¹⁵⁴ OR: ▼			
290(3)(c)	* Termination agreement provides for sale of one or more individual former units/lots because all owners <i>of the building to be sold</i> have consented to it. ¹⁵⁵			
	SCENARIO 4:			
325	 Judicial termination. Must be referred to title company underwriting for determination of insurability after termination. NOTE: This contemplates (a) reduction in size of the CIC plat community as well as (b) complete termination of the plat community.¹⁵⁶ 			
	★ MERGER OR CONSOLIDATION WITH ANOTHER CIC PLAT ★ (Title company should consult with underwriting)		<u> </u>	
	* Actual merger or consolidation with another <i>plat community</i> . ¹⁵⁷ (Merger with non-			
445	plat community is not provided for by statute.) ☑ Merger or consolidation agreement properly executed (including appropriate form			
445(2)	of acknowledgement by each association).			\nearrow
445(2)	Merger or consolidation agreement properly recorded.			\geq
445(3) 220	Merger or consolidation agreement identifies successor plat community and declaration. NOTE: Name of successor CIC plat community should be expressly stated. ¹⁵⁸			\mathbf{X}
445(3)	Merger or consolidation agreement reallocates allocated interests for all units/lots. ¹⁵⁹			\ge
	* Merger or consolidation agreement identifies all units/lots (reconciles conflicts with			$\overline{\mathbf{X}}$
	numbering systems, if any). If conflicts, may need to amend maps. ¹⁶⁰			\angle \setminus



64.90 §§	STATUTORY PROVISIONS	YES	NO	N/A
	★ CONVERSION BUILDINGS ★			
010(13) & 665	The provisions in WUCIOA relating to conversions apply to units in a building, and thus would not likely apply to a plat community. It may, however apply. For example, a parcel with one or more existing single family homes, duplexes, townhomes or apartment building is subdivided into multiple units/lots.	$\left \right\rangle$	$\left \right\rangle$	$\left \right\rangle$

Endnotes on following pages



¹ RCW 64.90.101(57)(a): "Unit" means a physical portion of the common interest community designated for separate ownership or occupancy, the boundaries of which are described pursuant to RCW 64.90.225(1)(d)."

² See also "Plat Divisions recorded Before and after July 1, 2018" in §§7.3 of WUCIOA Map Guidelines in the Examiners Manual.

³ Note that the terms "nonresidential" and "residential" are used in the statute but are not defined terms; nor is any use defined, such as "commercial" or other types of uses. Refer to underwriting if there are any questions about use.

⁴ The default is that a non-residential plat is not subject to WUCIOA *unless* the declaration/CCRs so provides. There are three categories of optional applicability: either (a) All of WUCIOA applies. (b) Only RCW 64.90.010 through 64.90.325 (essentially, all of WUCIOA except those sections pertaining to the management of the association and purchaser protections) apply. (c) Three sections apply:

(a) RCW 64.90.020 (separate titles and taxation). Note that these elements are already common to plats, and thus not significant for title insurance review purposes.

(b) RCW 64.90.025 (applicability of local ordinances, regulations, and building codes). Again, these elements are not generally significant for title insurance review purposes.

(c) RCW 64.90.030 (eminent domain). Again, this issue not generally significant for title insurance review purposes.

If a plat is entirely non-residential, the declaration/CCRs should be reviewed to determine if WUCIOA applies, and if so, to what extent.

⁵ RCW 64.90.100(4)

⁶ Except: (a) RCW 64.90.020 (separate titles and taxation). Note that these elements are already common to plats, and thus not significant for title insurance review purposes. (b) RCW 64.90.025 (applicability of local ordinances, regulations, and building codes). Again, these elements are not generally significant for title insurance review purposes. (c) RCW 64.90.030 (eminent domain). Again, this issue not generally significant for title insurance review purposes.

⁷ Thus, a CIC plat is subject to WUCIOA if it is subject to any development right, no matter how many units/lots. NOTE that RCW 64.90.010(2)(a) defines a development right as including the right to *add* improvements to a CIC. Nonetheless, that arguably ought not apply to the typical expectation of a unit/lot purchaser in a platted subdivision with vacant lots that homes would be built on all of the units/lots (whether by the declarant, one or more builders who buy lots for development and re-sale, or even the individual unit purchaser). A claimed exemption under RCW 64.90.075(2) probably would be less problematic if the declaration or POS expressly identifies homes or similar future improvements that will be built, and notes that those are pursuant to a special declarant right to *complete* improvements pursuant to RCW 64.90.010(51)(a). If there are potential unanticipated possible improvements that cannot be simply characterized, a statement to that effect could presumably be added. It is unlikely that a small project would be subject to significant future improvements.

⁸ Exclusive of optional user fees and insurance premiums paid by the owners association. RCW 64.90.075(2).

⁹ Subject to inflation. RCW 64.90.065

¹⁰ Land located within the boundaries of an Indian reservation is not subject to Washington state statutory and regulatory requirements for subdivision (and other governmental restraints, such as zoning) unless the tribe has entered into an agreement with state or local government to apply Washington laws and/or regulations. This checklist should still be completed, but the project should be referred to senior title underwriting for additional review.

¹¹ As noted, this would not *necessarily* be required for "small" plats and entirely non-residential plats.

¹² A review, although not required, of all items listed in RCW 64.90.610 to be included in the POS can be helpful to confirm that there are no discrepancies between the POS, the declaration/CCRs & the map that might impact insurability of a unit/lot. NOTE: RCW 64.90.445 provides a list of transactions that do not require a POS. Title company should consult with underwriting if POS not available.



¹³ NOTE: RCW 64.90.445 provides a list of transactions that *do not* require a resale certificate. Title company should consult with underwriting if one is not available.

¹⁴ A declarant would provide a resale certificate instead of a POS after the expiration of time frames set forth in RCW 64.90.605(5), but must provide a resale certificate PLUS additional information pursuant to RCW 64.90.605(6). (NOTE that RCW 64.90.445 provides a list of transactions that do not require a resale certificate.) Title company should consult with underwriting if a resale certificate is offered instead of a POS.

¹⁵ This should be provided for and shown, but failure to insert the data is not a significant failure and will not impair the existence of the CIC plat. RCW 64.90.215(4)(b). (NOTE: In part, this provision allows for rare instances when the recording data cannot be readily entered onto the document by the county recorder's office at the moment of recording.)

¹⁶ RCW 64.90.025(5) permits review and approval of the declaration/CCRs by the assessor "…solely for the purpose of allocating the assessed value and property taxes". Most subdivision ordinances require this information, which review/approval will likely be evidenced on the face of the map.

¹⁷ Common elements in a plat community are typically separate parcels or tracts that are not intended to be conveyed as WUCIOA units/lots. They may be identified on the plat map as lots, tracts, parcels, etc. There are three common approaches to ownership of such land: (a) they can be conveyed by the declarant to the owners association before the first unit/lot is conveyed, (b) they can be owned by the unit/lot owners in undivided interests as tenants in common by virtue of a dedication on the face of the map or in the declaration/CCRs, or (c) they can be owned by the unit/lot owners in undivided interests as tenants in common by virtue of being conveyed by the declarant to each unit/lot owner as each unit/lot is sold (NOTE that this latter option is not expressly contemplated by RCW 64.90.200(3)(c)). THE DECLARATION MAY PROVIDE OTHERWISE than these three approaches; the title company should refer any variation to underwriting.

NOTE: This is generally not an issue for title insurers unless (a) title to such common elements is to be insured, or (b) such undivided interest is requested to be included in the legal description or vesting for the WUCIOA unit/lot being insured. The title company may require one option to be effective at the time the plat is recorded.

¹⁸ A plat can have common elements. If so, and if there are shared expense obligations relating to them, it would be a *plat community*. Common elements are typically conveyed to and owned by the owners association, but alternatively the common elements may be owned by all lot owners as tenants in common (see previous footnote). Note that a common element (or common amenity) need not be a separate parcel or tract in the CIC plat. As an example, it could be an easement over one unit/lot in a short plat that provides access and utilities to other lots, where each lot is obligated to share maintenance expenses.

¹⁹ This statute provides that if such a conveyance is not made, title is nonetheless deemed to have been conveyed at the time of the first deed of a unit/lot. HOWEVER, the title company should refer to underwriting any request to insure title to any plat community common element based on this provision.

²⁰ This statute provides that if such a dedication is not made, title is nonetheless deemed to have been conveyed at the time of the first deed of a unit/lot. HOWEVER, the title company should refer to underwriting any request to insure title to any common element based on this provision.

²¹ This statute could be construed to provide that that if such individual conveyances are not made, title is nonetheless deemed to have been conveyed to the owners association at the time of the first deed of a unit/lot. HOWEVER, that should not be assumed, particularly if the map or the declaration/CCRs contemplates such conveyances. The title company should refer to underwriting any request to insure title to common elements based on this statutory provision.

²² THIS PROVISION IS NEW TO PLATS. Conveyance or encumbrance of CIC plat (plat community) common elements should not impact subdivision compliance under Ch. 58.17 RCW unless there is an intent to un-plat the parcel.

There are 3 likely scenarios: (a) Title to the affected common element is currently or was vested in the owners association. In this situation, title to other units/lots is unaffected, BUT the process should be reviewed, with consideration being given to whether coverage relating to possible violation of the CCRs is available when insuring title to other units/lots. (b) The affected common element was owned by unit/lot owners as tenants in common. In this situation, title to the other units/lots no longer includes an undivided interest in the conveyed common element. RCW 64.90.465(7)(a). Again, the process should be reviewed, with consideration being given as to whether coverage relating to possible violation of the



CCRs is available when insuring title to other units/lots. (c) Title to the conveyed common element is to be insured. In this situation the process should be reviewed for statutory compliance by the owners association for the conveyance, including consideration being given as to whether coverage relating to possible violation of the CCRs is available. Possible re-subdivision pursuant to Ch. 58.17 RCW may be required, since a common element tract (although approved for that purpose when the plat was approved) may not be a "legal lot" for other purposes. Title company should consult with underwriting.

The declaration/CCRs & map data required by WUCIOA *MAY* need to be amended *IF* (a) the conveyance involves withdrawal from the CIC but (b) is not intended to un-plat the land. Note the following:

(1) If the intent is to convey the common element land but to have it remain part of the CIC plat, an amendment of the declaration/CCRs & map data may not be necessary. This should be referred to underwriting. The conveyance of common elements by the Association is governed by RCW 64.90.465. See also RCW 64.90.405(2)(h)(i).

(2) If the intent is to also withdraw the parcel from the plat, that likely involves re-platting pursuant to Ch. 58.17 RCW and local ordinances in addition to amending the declaration/CCRs & map data that was required by WUCIOA.

²³ THIS PROVISION IN NEW TO PLATS. There are 3 likely scenarios: (a) Title to the affected common element is vested in the owners association. In this situation, title to other units/lots is unaffected, BUT the process should be reviewed, with consideration being given to whether coverage relating to possible violation of the CCRs is available when insuring title to other units/lots. (b) The affected common element was owned by unit/lot owners as tenants in common. Again, the process should be reviewed, and consideration being given to whether coverage relating to possible violation of the CCRs is available when insuring title to other units/lots. (c) The mortgage of the common element is to be insured. In this situation, the process should be reviewed for compliance with WUCIOA, including consideration being given as to whether coverage relating to possible violation of the CCRs is available with *underwriting if the land to be insured is or will be the subject of a foreclosure of such a mortgage*.

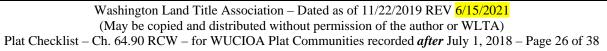
²⁴ In particular, if CIC plat common elements are mortgaged, each underwriter will determine insurability vis-à-vis priority of all encumbrances, notwithstanding RCW 64.90.465(7)(b).

²⁵ THIS PROVISION IN NEW TO PLATS. There are two possible scenarios: (a) Withdrawn land will not be subject to any WUCIOA provisions (that is, the owner will not be obligated to share in any expenses related to other property. This would not necessarily require un-platting or re-platting the parcel pursuant to Ch. 58.17 RCW. The declaration/CCRs & map data must be amended. (b) The withdrawal of property in a plat will involve re-platting pursuant to Ch. 58.17 RCW. Possible subdivision pursuant to Ch. 58.17 RCW may be required, since a common element tract (although approved for that purpose when the plat was approved) may not be a "legal lot" for other purposes. In this situation, the re-platted parcel may still be subject to the declaration/CCRs & map data requirements of WUCIOA for the original plat community, or may be subject to new WUCIOA requirements if it is a CIC plat. Title company should consult with underwriting.

²⁶ THIS PROVISION IN NEW TO PLATS. Declaration/CCRs & map for a CIC plat (plat community) must be amended if any portion is withdrawn. HOWEVER, withdrawal of any lots, including common elements, in a plat likely involves replatting pursuant to Ch. 58.17 RCW. The following scenarios might apply: (a) If units/lots are to be "withdrawn" from a plat community, they might still be lots in the plat, even if the plat is no longer a CIC. That is, the withdrawn units/lots would not be subject to an obligation to share costs with respect to other property, but still remain platted lots. The declaration/CCRs & maps must be amended. (b) Alternatively, units/lots might be un-platted but still remain obligated to share such costs (perhaps qualifying as a *miscellaneous community*. Possible subdivision pursuant to Ch. 58.17 RCW may be required. (c) common element tracts might be withdrawn. Again, possible subdivision pursuant to Ch. 58.17 RCW may be required, since a common element tract (although approved for that purpose when the plat was approved) may not be a "legal lot" for other purposes. In all cases when any property is withdrawn from the CIC plat, the title company should consult with underwriting.

²⁷ This was added by the 2019 amendment.

²⁸ A plat may have common elements. If so, and if there are shared expense obligations, it would be a *plat community*. Common elements are typically conveyed to and owned by the owners association. Alternatively, the common elements may be owned by all lot owners as tenants in common. Note that a common element (or common amenity) need not be a separate parcel or tract in the CIC plat. As an example, it could be an easement over one unit/lot in a short plat that provides access and utilities to other lots, where each lot is obligated to share maintenance expenses.



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²⁹ THIS PROVISION IS NEW TO PLATS. New projects typically are encumbered by a blanket construction mortgage or deed of trust (although this provision is not just limited to such liens), which must be released as *to the unit/lot insured*. RCW 64.90.650(1)(a)(i). See also RCW 64.90.610(1)(q), where the POS is required to disclose any lien on the common elements that will not be released. Examples include local assessments, labor or material liens. Title company should refer all such lien issues to underwriting.

³⁰ THIS PROVISION IS NEW TO PLATS. Liens not released pursuant to RCW 64.90.650(1)(a)(i) must either be (a) accepted in writing by the purchaser (RCW 64.90.650(2)(b)), or (b) insured against by a title insurer (RCW 64.90.650(1)(b)). (NOTE: The method by which such insurance could be provided, if any, would be based on each title insurance underwriter's underwriting guidelines.)

³¹ If there is *any* possible failure to comply with the statute, the title company should consult with underwriting for a determination of insurability in the event there may be a "significant" failure to comply.

³² THIS PROVISION IS NEW TO PLATS. Declaration/CCRs & map must be amended if with respect to the affected lot, although withdrawal of property in a plat likely involves re-platting pursuant to Ch. 58.17 RCW. Possible subdivision pursuant to Ch. 58.17 RCW may be required. Title company should consult with underwriting.

³³ A leasehold CIC plat is where the plattor/declarant has a leasehold interest in the underlying land that is being subdivided, and either (a) the buildings are included in the leasehold estate, where fee title to the land and the improvements together remains vested in the lessor, or (b) the lease is a ground lease, where the lessee/declarant improves the land and fee title to the improvements may or may not have been constructively severed by the lessee/declarant. Title company should consult with underwriting for all leasehold CIC plats.

³⁴ This is in context of terminating a CIC, that is, with respect to provisions required for a defined plat community, and not necessarily in context of terminating a plat pursuant to Ch. 58.17 RCW. Any such plat termination must comply with Ch. 58.17 RCW, but additional provisions may apply to the provisions of a CIC declaration.

³⁵ An example of a "legal" lot could be (a) one or more entire lots in another plat, (b) part of an approved and recorded binding site plan, or (c) part of an approved and recorded boundary line adjustment. Title company should refer to underwriting if there are any questions about this.

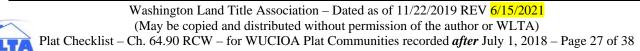
³⁶ However, subdivision approval pursuant to Ch. 58.17 RCW and local ordinances will likely have addressed this issue.

³⁷ An appurtenant easement benefiting the entire plat community is likely required by local platting ordinances to be delineated on the plat survey, particularly if it is required for access. It is also arguably a "principal common amenity" (RCW 64.90.245(8)(m)) whether or not included in the legal description of the plat. In that case, it would be required to be located and dimensioned on the map. RCW 64.90.245(8)(h) & (m). (NOTE: this can be done on the plat survey or a separate map that is incorporated in the declaration/CCRs. RCW 64.90.245(14).) Nonetheless, such easements are not expressly required to be recited in the legal description of either the declaration/CCRs or the map.

HOWEVER, for title insurance purposes, an easement appurtenant to the land being submitted as a plat community should be (a) included in the legal descriptions of the land in the declaration/CCRs & on the map, (b) identified in the declaration/CCRs as to its purpose, (c) delineated on the map, and (d) reviewed for title insurability. In general, an easement appurtenant to the plat community project would not be included in the legal description of a unit/lot once the plat and declaration/CCRs is recorded (even if insurable), since it would be part of the common elements. If, however, after review, the easement is determined to not be insurable, an exception from coverage may be appropriate; title company should consult with underwriting.

³⁸ THIS PROVISION IS NEW TO PLATS. The declaration/CCRs can provide for phasing without including a legal description of future phase land, but (a) it must be included if it is known at the time of recording, or (b) a statement must be included that no assurances are made in that regard. NOTE: "Phasing" for plats is typically accomplished by creating a new subdivision subject to the same declarations/CCRs as earlier divisions. In this situation, the legal description of the land being platted would be described and included, but unplatted lands upon which will be platted later must also be described *if known*.

³⁹ THIS PROVISION IS NEW TO PLATS. The declaration/CCRs can provide for phasing without including a legal description of future phase land, but (a) it must be included if it is known at the time of recording, or (b) a statement must be included that no assurances are made in that regard. NOTE: "Phasing" for plats is typically accomplished by creating a new subdivision subject to the same declarations/CCRs as earlier divisions. In this situation, the legal description of the



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land being platted would be described and included, but unplatted lands upon which will be platted later must also be described *if known*.

⁴⁰ THIS PROVISION IS NEW FOR PLATS, and if there is withdrawable land, the title company should refer to underwriting. Withdrawable land is not typically contemplated by plats. Land in a subdivision might instead by identified as a parcel that could be developed as a later phase or division, perhaps by re-platting. However, to the extent such land could be withdrawn (before re-platting) it should be described. If it is all of the plat community, that can be stated. NOTE, HOWEVER, if withdrawable land is described, once a unit/lot is sold that is located on *any land* that could be otherwise withdrawn if not for that unit/lot sale, that right to withdraw terminates. (See "**Development Rights**" section.)

⁴¹ THIS PROVISION IS NEW FOR PLATS. Limited common elements have not typically been identified in a plat subdivision created pursuant to Ch. 58.17 RCW. However, all or part of a common element parcel could be allocated to one or more units/lots as a limited common element. This requirement pertains to identifying those common element parcels that could be allocated in the future. If applicable, this requirement would likely be met by identifying the affected parcels; no metes and bounds of a portion of a parcel would be necessary in most cases. If a portion of a whole parcel is affected, a description of that portion is required.

Also, the right to create LCE in the future is a development right (RCW 64.90.010(20)(b)) and as such the declarant can opt to either (a) describe that right, but not identify specific land, or (b) describe the right and describe the affected land affected land *may be* described in the declaration/CCRs pursuant to RCW 64.90.225(1)(g) and if so, the description and delineation *can be* (but is not required to be) be included on the map. Surveyor must consult with declarant.

42 RCW 64.90.101(37) & 64.90.210(1)(a)

⁴³ RCW 64.90.010(57)(a): "Unit" means a physical portion of the common interest community *designated for separate ownership or occupancy*, the boundaries of which are described pursuant to RCW 64.90.225(1)(d)."

⁴⁴ RCW 64.90.225(1)(d) states, with respect to unit data: The declaration/CCRs for "a common interest community *other than a plat community*, the identifying number of each unit/lot created by the declaration" is required. Thus, the declaration/CCRs for a plat community NEED NOT state (a) the identifying number of each unit/lot, (b) unit/lot boundaries, (c) square footage, (d) bedroom/bathroom count or (e) levels on which the unit/lot is located. Note that elements relating to improvements (bedrooms, bathroom and levels, etc.) aren't typically present when a plat is recorded. In any event, if limited common elements (not common in a plat community) are allocated to units/lots, then those unit/lot numbers would be shown in the declaration/CCRs.

⁴⁵ This is not expressly required by WUCIOA (RCW 64.34.225(1)(d)) because any approved plat, even if it is a plat community, would be required to have an approved lot numbering system.

⁴⁶ This does not mean units/lots that are not currently created and that could be created and added by later amendments adding phase or plat divisions pursuant to a "phasing" development right. Rather, it relates to actual units/lots created.

⁴⁷ This is the maximum number of *additional* units that can be added by later plat phases or divisions (which would be subject to the same declaration/CCRs) and would not include the count of initially created units. The declaration/CCRs need not identify the number of units that might be added in any particular possible future phase, but must state a maximum. RCW 64.90.225(1)(c).

⁴⁸ The declaration for such projects (large scale communities) need not initially state the maximum number of units that can be created. RCW 64.90.320(2). In addition, it need not show information required for individual units until (a) those units are created and (b) a unit is conveyed. RCW 64.32.320(2) and (3) and RCW 64.90.225(1)(c) thru (n) apply at that time. The approach likely would involve the recordation of a declaration/CCRs without any units being initially created. At the time any unit is to be conveyed, then the declaration/CCRs must be amended with respect to that unit (and describe any land where any units have been conveyed). Such projects are unlikely to apply to a typical CIC plat, but if so, title company should consult with underwriting.

⁴⁹ IMPORTANT: This situation likely will also require re-platting or a boundary line adjustment, pursuant to Ch. 58.17 RCW, and local ordinances adopted pursuant thereto. WUCIOA, while requiring amendments to the declaration/CCRs & map data, *does not* contravene the platting requirements. Rather, the re-plat or boundary line adjustment must also comply with WUCIOA, particularly with respect to owner and association approval.



Note that any change in unit/lot boundaries requires words of conveyance between the affected unit/lot owners as to the portions of platted lots (which in this context are common elements) incorporated into other units/lots. While such conveyances have always been an essential element of the plat boundary line adjustment process, WUCIOA expressly requires them. RCW 64.90.260(3)(b). NOTE: A conveyance by the owners association would also be required in the case of common elements or limited common elements being incorporated into a unit/lot, if title to the common elements is vested in the owners association. However, if common elements are vested in the unit/lot owners as tenants in common, all owners would have to join in the conveyance.

Note that there are two separate sections dealing with incorporation of common elements into a unit/lot. RCW 64.90.240(3) deals mainly with incorporation of limited common elements into a unit/lot, but includes mention of common element incorporation as well. RCW 64.90.260(2) & (3) deals more specifically with incorporation of common elements. The provisions are similar. If any common elements are to be incorporated into a unit, the procedure should be reviewed by title company underwriting to confirm that it is not inconsistent with either section of the statute.

⁵⁰ IMPORTANT: This situation likely will also require re-platting or a boundary line adjustment, pursuant to Ch. 58.17 RCW, and local ordinances adopted pursuant thereto. WUCIOA, while requiring amendments to the declaration/CCRs & map data, *does not* contravene the platting requirements. Rather, the re-plat or boundary line adjustment must also comply with WUCIOA, particularly with respect to owner and association approval.

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⁵¹ Note that RCW 64.90.255 deals with apertures in common element walls between units that are being combined after both are in common ownership. This would typical for condominium units located in a building rather than a unit/lot in a plat community or airspace units in another type of CIC. However, it might apply to party walls of adjoining units/lots in a "zero lot line" townhome type of plat community. Under this section it is not necessary to amend the declaration/CCRs or the map to assign a different unit/lot number, nor to reallocate allocated interests, because the resulting combination results in the two units merely being in common ownership. Generally, however, any combination of units should be referred to title company underwriting.

Note, however, that instead of this (RCW 64.90.255) statute, the provisions of RCW 64.90.265(2) could also be applied, where (a) the two units will be re-numbered, and (b) related changes to area, allocated interests and unit/lot boundaries are to be reflected in amendments to the declaration/CCRs.

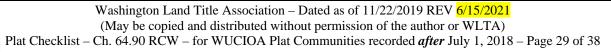
Title company underwriting should be consulted to confirm compliance with whichever statute is applied and to confirm insurability of the unit(s) after combination.

NOTE: RCW 64.90.265(2) also mentions a *portion* of an adjoining unit/lot. This situation likely will also require replating or a boundary line adjustment, pursuant to Ch. 58.17 RCW, and local ordinances adopted pursuant thereto. WUCIOA, while requiring amendments to the declaration/CCRs & map data, *does not* contravene the platting requirements. Rather, the re-plat or boundary line adjustment must also comply with WUCIOA, particularly with respect to owner and association approval.

Any attempt to incorporate *a portion* of one unit/lot into another unit/lot as contemplated under this statute (RCW 64.90.255) instead of RCW 64.90.260(1) or instead of RCW 64.90.265(2) without

(a) a boundary line adjustment per platting regulations under Ch. 58.17 RCW and local ordinances,

(b) conveyance between the affected unit/lot owners, and





(c) amending both the declaration/CCRs & the map to revise the

(i) area,

- (ii) allocated interests, and
- (iii) new boundaries, of each unit/lot (as contemplated by RCW 64.90.265(4))

should be referred to the title company's underwriter to confirm insurability of the unit(s) after combination. As noted elsewhere, this is essential a "lot line adjustment" and compliance with Ch. 58.17 RCW and local ordinances adopted pursuant thereto is also required.

⁵² WUCIOA, while requiring amendments to the declaration/CCRs & map data, *does not* contravene the platting requirements. Rather, the re-plat or boundary line adjustment must also comply with WUCIOA. As noted elsewhere, this is essentially a "lot line adjustment" and compliance with Ch. 58.17 RCW and local ordinances adopted pursuant thereto is also required. Generally, any combination of units/lots should be referred to title company underwriting.

Note that RCW 64.90.260(1) contemplates relocation of boundaries between units, which is also mentioned in RCW 64.90.255 and provided for in RCW 64.90.265(2). If a *portion* of a unit/lot is to be incorporated into another unit/lot, the provisions of either this RCW 64.90.260 or RCW 64.90.265(2) & (4) should be applied and *not* the provisions of RCW 64.90.255. Title company underwriting should be consulted to confirm insurability of the units/lots after combination, particularly if RCW 64.90.255 is applied, and also assuming compliance with Ch. 58.17 RCW and local ordinances adopted pursuant thereto.

⁵³ This is also subject to Ch. 58.17 RCW and local ordinances adopted pursuant thereto (which might also affect common ownership of two adjoining units/lots in a subdivision). However, if done, requires amending the declaration/CCRs & the map data to ALSO comply with WUCIOA. Title company underwriting should be consulted to confirm insurability of the units/lots after subdivision (and availability of a subdivision endorsement if requested), and also assuming compliance with Ch. 58.17 RCW and local ordinances adopted pursuant thereto.

⁵⁴ Mere common ownership of adjoining units/lots in a plat might not trigger this requirement. If it does (for example, if the lots will be re-platted into one unit/lot), it would also be subject to Ch. 58.17 RCW and local ordinances adopted pursuant thereto. (Such ordinances might deal with mere common ownership of two adjoining units/lots in a subdivision without an intent to "combine" them.) However, if units/lots are combined, it would also require amending the declaration/CCRs & the map data to comply with WUCIOA. Generally, any combination of units should be referred to title company underwriting.

NOTE: A combination of units (or portions of units) is also contemplated by RCW 64.90.255, but this statute (RCW 64.90.265(2)) is more detailed.

Any attempt to combine two units/lots or *any portion of a unit/lot* into another unit/lot should be referred to title company underwriting to confirm insurability of the unit(s)/lot(s) after combination, particularly if done under RCW 64.90.255.

⁵⁵ This is a basic requirement for title insurance purposes. (Refer also to the discussion of access in the WUCIOA map guidelines.) Lots in a plat subdivision typically abut a public right of way, usually dedicated in the map. If not, there are likely two ways to provide for access to lots in a plat that do not abut a right of way:

(a) It might be a portion of a unit/lot that is conveyed by the declarant to a unit/lot owner but subject to an easement for the stated purposes. These areas would not be (for purposes of WUCIOA) a limited common element, because it is an easement located on another unit/lot and not over a common element.

(b) In other cases, it might be a separate tract or parcel that (for purposes of a plat approval) is dedicated as an easement appurtenant to specific lot(s). Such a parcel could also be (for purposes of WUCIOA) a limited common element appurtenant to specific lot(s).

(c) Such a tract, even if not treated as a common element in the declaration/CCRs pursuant to WUCIOA, could be considered a "principal common amenity" with respect to the benefited unit(s)/lot(s), and so should be described shown on the map, as required by RCW 64.90.245(8)(m). Principal common amenities are not required to be shown in the declaration/CCRs, only in the POS (RCW 64.90.610(1)(k)).

⁵⁶ If all units stated as having an "equal" interest, that statement can be considered "formula."



Washington Land Title Association – Dated as of 11/22/2019 REV 6/15/2021 (May be copied and distributed without permission of the author or WLTA) Plat Checklist – Ch. 64.90 RCW – for WUCIOA Plat Communities recorded *after* July 1, 2018 – Page 30 of 38 ⁵⁷ Minor variations in rounding permitted. If the allocated interest for only one or two units is rounded, it is recommended that the formula could so state, identifying the affected unit(s). BUT, in the event of any discrepancy between allocated interests and the stated formula used to calculate the number, the stated allocated interest prevails. However, discrepancies should be resolved prior to recording, and the title company should consult with underwriting for any remaining discrepancies.

⁵⁸ But, certain types of class voting are permitted. RCW 64.90.235(4).

⁵⁹ A plat that is exclusively nonresidential is by default NOT subject to WUCIOA (and not a "plat *community*") but the declarant has the option to include either ALL or SOME WUCIOA provisions.

IN ANY EVENT: If exemption is claimed because of exclusive non-residential use, the title company should consult with underwriting to confirm the extent to which WUCIOA applies.

Note that the terms "nonresidential" and "residential" are used in the statute but are not defined terms; nor is any use defined, such as "commercial" or other types of uses. Refer to underwriting if there are any questions about applicability.

⁶⁰ Note that RCW 64.90.100(1) exempts plats if they are exclusively nonresidential, unless WUCIOA is opted in. However, as to a mixed-use plat, RCW 64.90.100(4) says:

"A common interest community that contains both units restricted to nonresidential purposes and units that **may be used** for residential purposes is not subject to this chapter unless the units that **may be used** for residential purposes would comprise a common interest community subject to this chapter in the absence of such nonresidential units or the declaration/CCRs provides that this chapter applies as provided in subsection (2) or (3) of this section." [Emphasis added.]

One purpose of this statute is intended to confirm that a CIC cannot avoid application of WUCIOA based on *possible* nonresidential use of units. Thus, a mixed-use plat should be considered a CIC plat community and subject to WUCIOA (if not otherwise exempt as a small CIC under RCW 64.90.100(1)).

⁶¹ Use and age restrictions should be reviewed with respect to possible policy endorsements or other policy coverages relating to violations of recorded restrictions. Note that use "types" are not defined in the statute, although the terms "residential" and "nonresidential" are used in the statute.

⁶² Use and age restrictions should be reviewed with respect to possible policy endorsements or other policy coverages relating to violations of recorded restrictions. Note that use "types" are not defined in the statute, although the terms "residential" and "nonresidential" are used in the statute.

⁶³ Includes an option to purchase as well as a right of first refusal.

⁶⁴ This is not related to leasehold CICs, where the declarant creates a CIC on a leasehold estate in the land. It relates to restrictions on the lot owner's ability to lease the unit/lot.

⁶⁵ Land acquired by a plat community owners association (or by the unit/lot owners as tenants in common) is *not* automatically part of the CIC plat legal description but should be considered either a *common element* or a *common amenity*. Whether or not the declaration/CCRs is formally amended to include such land as part of the CIC plat, or whether or not the plat survey map is amended pursuant to Ch. 58.17 RCW, such land should be treated as common elements and in any event is subject to all requirements relating to future conveyance or encumbrance.

⁶⁶ The terms and provisions of a master association's declaration/CCRs & maps would be appropriate exceptions from title coverage. Title company should consult with underwriting if the CIC plat owners association is a member as a subassociation of another "master" association (whether or not it is another CIC plat).

⁶⁷ The terms and provisions of a subassociation's declaration/CCRs would be appropriate exceptions from title coverage. Title company should consult with underwriting if there is membership in the CIC plat owners association by another "subassociation".

⁶⁸ There should be some flexibility with plat communities, in the ability to state that LCE are as designated on the map. Even so, the practical way to comply with WUCIOA would be to number LCE to facilitate identification and allocation in the declaration/CCRs.



⁶⁹ The statute arguably is intended to apply to the types of LCE common to condominiums – that is, parking spaces, storage lockers, etc. that the declarant will want to assign only as units are sold and the purchaser makes a selection. Nonetheless, the statute does not make that distinction. However, such types of LCE would not necessarily be present in a typical plat community.

A more likely plat community example would be an LCE common area tract that is obviously used for access or utilities to only one or more lots identifiable when the plat is recorded. Nonetheless, the declaration must make the allocation.

If there are tracts or lots in a plat community that are identified only as easements on the face of the plat, but not also treated as LCE, the matter should be referred to title company underwriting.

⁷⁰ This should not be a problem with most plat communities, since there are typically no types of LCE in plats that could not be initially allocated when the plat is recorded.

⁷¹ RCW 64.90.010(20)(e)

⁷² LCE can only be identified and allocated (and all *must be* allocated) in the declaration/CCRs, and can only be reallocated by amending that document. Including such data in a unit/lot deed is superfluous and susceptible to error. Thus, RCW 64.90.220(1): "...*the identifying number of the unit is a legally sufficient description of that unit and all rights, obligations, and interests appurtenant to that unit that were created by the governing documents.*" In addition, if LCE are reallocated by declaration/CCRs amendment (the only method for doing so) prior deeds in the chain of title the reference any LCE number will then be incorrect. Since prior deed descriptions are typically used to when preparing purchase and sale agreements, deeds, mortgages and deeds of trust, the erroneous information can easily be perpetuated. Title company should contact underwriting if requested to identify any LCE (or other allocations) in unit/lot legal descriptions.

⁷³ Two types of LCE should be specified:

(a) First, even though automatically LCE pursuant to RCW 64.90.210(3), the following types should be specified to avoid ambiguity, especially for such areas that are to be delineated on the map: "Any fireplaces, shutters, awnings, window boxes, doorsteps, stoops, *porches, balconies, decks, patios*, and all exterior doors and windows or other fixtures designed to serve a single unit, but located outside the unit's boundaries, are limited common elements allocated exclusively to that unit/lot." [emphasis added] An LCE yard space should also be noted.

(b) Second, LCE that are not attached or adjacent to the unit, such as parking spaces, storage facilities, boat moorage slips, etc., should be specified. Confirm that they are not intended to be units.

NOTE: LCE are to be allocated in the declaration/CCRs & the statutory intent is that they do not need to be included in the legal description of a unit/lot. (RCW 64.90.220(a)) The practice of including any allocated LCE (or allocated interests in the common elements, voting rights or assessment allocations) in a unit/lot deed legal description is superfluous and will potentially create future clouds on titles. Title company should consult with underwriting for any requests to expressly include any LCE in a unit/lot description.

⁷⁴ All LCE must be assigned. If LCE are to be allocated later, they must either be (a) allocated to a declarant-owned unit/lot and reallocated by recorded declaration/CCRs & map amendments pursuant to a reserved development right (RCW 64.90.010(20)(b)), or (b) remain part of the common elements and designated/described as real estate subject to the development right (RCW 64.90.010(20)(e)) to be created and allocated as LCE by recorded declaration/CCRs & map amendments. If LCE purportedly created but not allocated, title company should consult with underwriting.

NOTE: A purported LCE that is not allocated to a unit/lot is not, by definition, an LCE. There may be a temptation to attempt to create un-allocated LCE. However, if specific intended LCE, such as parking spaces, exist but are not yet allocated, they can be identified as common elements that can be allocated pursuant to a reserved development right. In this case, the initial map would show the spaces. Including the LCE identifying number – even as a common element – on the initial map recording would preclude the need for a map amendment when the declaration/CCRs amendment is recorded to allocate newly created LCE.

Such LCE can also be allocated in bulk to declarant-owned unit(s), and reallocated pursuant to a reserved development right. In any case, the declaration/CCRs needs to be amended to make the allocation/reallocation, so there is no need to attempt to identify them as LCE in the initial recordings if they aren't going to be allocated.



⁷⁵ There is no requirement for a metes and bounds or other legal description for those portions of the common elements that can be allocated as individual LCE parking spaces, storage lockers, moorage spaces, etc. Nor are these areas required to be described, delineated or labeled on the map. However, the right to create LCE is a development right (RCW 64.90.010(20)(b)), and if specific areas are improved (such as parking spaces that are numbered and available for future allocation as LCE) the declaration/CCRs should describe this land and the land should be located and labelled on the map.

This may preclude the need for a map amendment when the declarant exercises the development right to create and allocate such areas as LCE.

⁷⁶ Approval by *unaffected* unit/lot owners not required for this type of reallocation. The board has 30 days (or other time period if stated in declaration) to approve; approval deemed given if board fails to respond.

⁷⁷ These three sections are read together; the significance is in the issuance of the appropriate ALTA endorsement regarding priority of owners association assessment liens, even if the declaration/CCRs is inconsistent with the statute. Availability of priority coverage for any deed of trust or mortgage over owners association liens, whether or not they are delinquent, is based on each title insurers underwriting guidelines.

⁷⁸ (a) Requests to insure through a foreclosure of owners association liens should be referred to title company underwriting. (b) Availability of priority coverage for any deed of trust or mortgage over owners association liens, whether or not they are delinquent and whether or not they have been foreclosed, is based on each title insurers underwriting guidelines.

⁷⁹ RCW 64.90.010(31): "Map" means: (a) With respect to a plat community, the plat as defined in RCW 58.17.020 and complying with the requirements of Title 58 RCW".

⁸⁰ A certification by all owners would also be required by RCW 58.17.165.

⁸¹ Title company should consult with underwriting for any possible failure to comply with the statute for a determination of insurability in the event there may be a "significant" failure to comply.

⁸² This might include (to the extent not covered by other specific requirements for the survey) roads, driveways, walkways, fences, rockeries, hedges, retaining walls, encroachments of any kind (onto the CIC plat land from adjoining land, onto adjoining land from the CIC plat land), etc., but not necessarily trees or topographical (such as contours) data.

⁸³ This should be provided for and shown, but failure to insert the data is not a significant failure and will not impair the existence of the CIC plat. RCW 64.90.215(4)(b). (NOTE: In part, this provision allows for rare instances when the recording data cannot be readily entered onto the document by the county recorder's office at the moment of recording.)

⁸⁴ The statute permits review and approval of the declaration/CCRs by the assessor "…solely for the purpose of allocating the assessed value and property taxes" (RCW 64.90.025(5)), but this might include a review of the map and be evidenced on the face of the map.

⁸⁵ The term "survey" is defined in RCW 64.90.010(53), which includes the standards in Chapter 58.09 RCW, including the certification required by RCW 58.09.080. NOTE: While RCW 64.90.245(14) states that the WUCIOA certification can be on a map attached to the declaration, it can also be incorporated into the survey statute language on the face of the plat survey.

⁸⁶ This is not expressly required by WUCIOA (RCW 64.34.225(1)(d)) because any approved plat, even if it is a plat community, would be required to have an approved lot numbering system.

⁸⁷ Roads and similar public rights of way are not "dedicated" to such use in a condominium map, as is common with plats. In a non-plat situation, creation of the right of way would occur independently and preferably prior to the recordation of the declaration/CCRs & map. A right of way is usually created by easement, deed or condemnation. If created by easement, the legal description of the CIC plat typically should include the land, with the easement shown on the map as burdening the land. If created by conveyance or condemnation, the legal description of the CIC plat in the declaration/CCRs & map would typically exclude the right of way. Excepting the right of way land from the CIC plat land would be appropriate even if the CIC plat is recorded prior to the completion of the CIC plat land and any exceptions from title coverage related to the right of way) if the right of way is not created at the time the CIC plat is recorded.



Washington Land Title Association – Dated as of 11/22/2019 REV 6/15/2021 (May be copied and distributed without permission of the author or WLTA) Plat Checklist – Ch. 64.90 RCW – for WUCIOA Plat Communities recorded *after* July 1, 2018 – Page 33 of 38 ⁸⁸ A written description is not required in either the declaration/CCRs or the map, but are to be located and dimensioned on the map; HOWEVER, an easement appurtenant to the land being submitted to a CIC plat declaration/CCRs should be (a) included in the legal descriptions of the land in the declaration/CCRs & on the map, (b) identified in the declaration/CCRs as to its purpose, (c) delineated on the map, and (d) reviewed for title insurability.

⁸⁹ Phasing can be accomplished by adding land *and* units (not to exceed the maximum number stated pursuant to RCW 64.90.225(1)(c) and RCW 64.90.320)) at a later date. In this situation, "phase 1" land would be described and included, but later phase land must also be described if known.

⁹⁰ If it is all of the land, that can be stated; NOTE, however, that once a unit/lot is sold on *any land* that could be otherwise withdrawn, that right to withdraw terminates. (See "**Development Rights**" section.)

⁹¹ Note that this is not expressly required (only land subject to development rights to add units & reallocate allocated interests), but is required for the declaration/CCRs & will likely be provided by the surveyor anyway.

 92 The horizontal boundaries must still be identified, as long as the location is "reasonably described or depicted." That typically would be based on an established datum. If a benchmark is not shown, a map legend or note or other comment should explain why, and indicate how the description or depiction is sufficient. Consult with title company underwriting if a benchmark is not identified.

⁹³ "To the extent feasible." Note that if an easement is not locatable on the map, it should not be ignored, but recited in a map legend, with a notation that it is not feasible to show the location or dimensions. In addition, it should be confirmed with title company. If not insurable, it should still be included in the declaration/CCRs & included on the map, but title company may limit coverage based on underwriting. Note also that the surveyor is responsible for apparent easements that are not shown in a title report or guarantee.

⁹⁴ "To the extent feasible." Note that if an easement is not locatable on the map, it should not be ignored, but recited in a map legend, with a notation that it is not feasible to show the location or dimensions.

⁹⁵ "To the extent feasible." Note that if an easement is not locatable on the map, it should not be ignored, but recited in a map legend, with a notation that it is not feasible to show the location or dimensions.

⁹⁶ Can be on a map attached to the declaration instead of the plat survey, but must still be shown & certified by declarant. RCW 64.90.245(14).

⁹⁷ Can be on a map attached to the declaration instead of the plat survey, but must still be shown & and certified by declarant. RCW 64.90.245(14).

⁹⁸ Phasing can be accomplished by adding land *and* units (not to exceed the maximum number stated pursuant to RCW 64.90.225(1)(c) and RCW 64.90.320)) at a later date. In that situation, "phase 1" land would be described and included and identified as part of the condo, but later phase land must also be separately described, and identified as such, if known.

⁹⁹ If it is all of the land, that can be stated. NOTE, however, that once a unit/lot is sold on *any land* that could be otherwise withdrawn, that right to withdraw any or all of the land terminates. (See " \star Development Rights \star " section.)

¹⁰⁰ Note that this is not expressly required (only land subject to development rights to add units & reallocate allocated interests is to be described and shown), but the description is required for the declaration/CCRs & will likely be provided by the surveyor anyway.

¹⁰¹ If it is all of the land, that can be stated in a legend note; (See also " \star Development Rights \star " section.)

¹⁰² If it is all of the land, that can be stated with the description or in a legend note.

¹⁰³ **Note (1)**: A *development right* can apply to a unit, or a portion of the common elements. **Note (2)**: A *development right* (defined in RCW 64.90.010(20)) is not a special declarant right, but a *special declarant right* (defined in RCW 64.90.010(51)) may include the right to exercise a development right. **Note (3)**: In general, development rights impact title insurance (adding or withdrawing land and/or units, subdividing units, reallocating LCEs, etc.), while special declarant rights do not.

¹⁰⁴ This is provided for in RCW 64.90.320.



¹⁰⁵ Provided for in RCW 64.90.315.

¹⁰⁶ Provided for in RCW 64.90.315.

¹⁰⁷ Special declarant rights generally do not impact title insurance, but the development rights should be listed among special declarant rights.

¹⁰⁸ Limitations of the exercise of development rights might affect the insurability of units or limited common elements created pursuant to such rights, and should be reviewed again after their creation. Title company should consult with underwriting if the rights are exercised.

¹⁰⁹ Provided for in RCW 64.90.315.

¹¹⁰ Provided for in RCW 64.90.315.

¹¹¹ The declaration/CCRs may fix boundaries, and if so, they must be described. If the boundaries are not fixed, a separate legal description is not required

¹¹² The declaration/CCRs may fix boundaries, and if so, they must be described. If the boundaries are not fixed, a separate legal description is not required

¹¹³ The declaration/CCRs may fix boundaries, and if so, they must be described. If the boundaries are not fixed, a separate legal description is not required.

¹¹⁴ If not described, none of the land would be withdrawable if any unit/lot has been sold. RCW 64.90.250(4)(a). If withdrawable land is described in the declaration, it cannot be withdrawn if a unit/lot on that portion has been sold, but it can be withdrawn even if unit/lot has been sold on other land that not subject to withdrawal.

¹¹⁵ This is dependent on the nature of the amendment.

¹¹⁶ This is dependent on the nature of the amendment.

¹¹⁷ This is dependent on the nature of the amendment.

¹¹⁸ This is not expressly required by WUCIOA (RCW 64.34.225(1)(d)) for the original declaration because any approved plat, even if it is a plat community, would be required to have an approved lot numbering system. It is now expressly required for the map, including a map amendment (see RCW 64.90.243(8)(j)), although as to plats, express requirement not necessary because plat approval would be conditioned upon an approved numbering system.

¹¹⁹ Not expressly provided for, but obviously required. Consult with title company underwriting if not done.

¹²⁰ This is not expressly required by statute, but should be done. Consult with title company underwriting if not done.

¹²¹ This is dependent on the nature of the amendment.

¹²² This is dependent on the nature of the amendment.

¹²³ This is dependent on the nature of the amendment.

¹²⁴ If required data shown on earlier map(s), can be so certified as to such data without the need to produce a new map. New map required if only some of the required data was on the earlier map(s).

¹²⁵ This includes legal descriptions of added/withdrawn land and all relevant data for added units and LCE. It also now expressly includes unit/lot numbers for added units/lots to be shown on the map.

¹²⁶ In a plat community this would typically be vertical (side) lot boundaries, and not horizontal (upper or lower) boundaries.

¹²⁷ In a plat community this would typically be vertical (side) lot boundaries, and not horizontal (upper or lower) boundaries.

¹²⁸ Refer in general to underwriting guidelines for leasehold estates.

¹²⁹ Note that CIC might be created on a sublease. This requirement applies to each lease/sublease in the chain of title.



¹³⁰ The full lease seldom recorded, but if it has been, recital of that recording number is sufficient to meet the requirement. NOTE: If the lease has also been amended of record, those recording numbers should also be shown.

¹³¹ This would apply if only a memorandum of the full lease is recorded. NOTE: If there are lease amendments that have not been recorded, this statement should be included, even if the full original lease was recorded; the lease and all amendments would be considered the "complete" lease.

¹³² If all of the land is subject to one lease, the legal description need not be repeated; a statement to that effect with the description would suffice.

¹³³ If the lease includes either extensions or renewals (whether automatic or optional), the resultant possible dates can be included with the recital of the expiration date. Also, if there are multiple leases/subleases in the chain of title, all must be recited and confirmed as co-existent. If all leases/subleases do not have the identical terms, that issue must reconciled.

¹³⁴ This can include a statement of the resultant possible expiration date of the renewed or extended lease.

¹³⁵ This would relate to the right of unit/lot owners to acquire the lessor's interest in the lease that would allow the CIC plat to continue without termination. The method of such redemption should be stated. Examples include acquisition of the lessor's interest by the owners association (after which the association might make conveyances to the unit/lot owners), or direct deeds by lessor to each unit/lot owner.

NOTE: Redemption does not automatically result a merger of the fee with the leasehold, nor does it terminate the lease. The parties must record a document confirming such merger and lease termination. RCW 64.90.230(4).

¹³⁶ If so, the estate or interest of the unit/lot owner will be leasehold as to the entire interest in (a) the unit/lot, (b) the improvements located on/within the unit/lot, and (c) the allocated interest in the common elements. *The language in (a) the lease and (b) the declaration/CCRs must be reviewed to confirm that there is no ambiguity in the nature of the unit/lot owner's title to (a) the unit/lot, (b) the improvements located on/within the unit/lot, and (c) the common elements.*

¹³⁷ Constructive severance occurs if the lessor separately conveys improvements to the lessee, independent of the lease of the land. The lessor retains the reversion in the fee title to the land, but no interest in the improvements. If so, the estate or interest of the unit/lot owner might be described in a title insurance policy as similar to the following: "fee as to the unit and improvements located therein, and leasehold as to the interest in the common elements." (More complete guidelines are in the WLTA Examiners Manual.) If there no constructive severance (i.e., no recorded deed of improvement from lessor to lessee), including silence in the lease as to ownership of improvements added by the lessee, then fee title to improvements should not be expressly insured. However, affirmative coverage by endorsement may be available with respect to such improvements. All leases should be referred to title company underwriting. *The language in (a) the lease, (b) the declaration/CCRs & (c) any "severance" documents must be reviewed to confirm that there is no ambiguity in the nature of the unit/lot owner's title to the unit/lot and common elements.*

¹³⁸ The language in the renewed lease or sublease, and the extension or renewal document (or replacement lease) must be reviewed to confirm that there was no termination of the lease or CIC plat community, and no ambiguity in the nature of the unit/lot owner's title to (a) the unit/lot, (b) improvements within the unit/lot, or (c) common elements. This should be reviewed by title company underwriting.

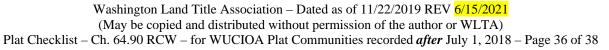
¹³⁹ This is not required, but facilitates the process if the declaration/CCRs permits it.

¹⁴⁰ This would not automatically terminate the lease as to any individual unit/lot or the entire leasehold land, but it would permit the recordation of a confirmation confirming the merger and termination of the lease as contemplated by RCW 64.90.230(4). If there is a merger and formal lease termination as to any unit, the title to the unit/lot would be fee (if the lease was not a sublease) and the lease would not be an exception to title in a title commitment or policy. Must be reviewed by title company underwriting.

¹⁴¹ IMPORTANT: Each title company should review title eliminations based on its underwriting guidelines.

¹⁴² The manufactured home title can be eliminated without the consent or joinder of the association, any other unit/lot owner or anyone having a security interest in any other unit/lot or the CIC plat common elements.

¹⁴³ Timesharing is not prohibited; if permitted, disclosure must be in the POS (RCW 64.90.610(1)(hh)(ii). Title insurability of timeshare interests is not dependent on compliance with WCUIOA except to the extent the CIC plat



declaration/CCRs & maps are compliant. Insurability timeshare interests is based on time share underwriting guidelines for each title insurance underwriter, but would require, at a minimum, express permission in the declaration/CCRs & a description of each timeshare segment that can be conveyed.

¹⁴⁴ Identifying each timeshare segment (fractional interest) by number, letter or other distinct identifier reduces allows tracking of the number of tenancies available and sold, and avoids the possibility of conveying, for example, an undivided 1/10 interest 11 or more times.

¹⁴⁵ This is in context of terminating a CIC plat community. That is, with respect to provisions required for a defined plat community, and not necessarily in context of terminating a plat pursuant to Ch. 58.17 RCW. Any such plat termination must comply with that statute, but additional provisions may apply to the provisions of a CIC declaration/CCRs.

¹⁴⁶ Note that a termination that does not provide for a sale of the land results in vesting of title in the former unit/lot owners as tenants in common, with right of possession of the area that was the former units. Title insurance underwriting must be consulted for any request to insure the interest of any tenant in common.

¹⁴⁷ After termination, (a) title to all of the property to be sold would vest in the association, as trustee for the former unit/lot owners and lienholders, as their interests may appear, and (b) title to all of the property not sold would be vested in the former unit/lot owners, as tenants in common as their interests may appear, each interest being subject to the liens that affected the prior respective units, with the former unit/lot owners each having the right of exclusive occupancy of the space occupied by the former unit/lot (RCW 64.90.290(5)).

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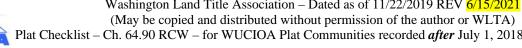
¹⁵⁰ After termination, title to all of the property would be vested in the former unit/lot owners, as tenants in common as their interests may appear, each interest being subject to the liens that affected the prior respective units, with the former unit/lot owners each having the right of exclusive occupancy of the space occupied by the former unit/lot (RCW 64.90.290(5)).

¹⁵¹ After termination, title to all of the property would vest in the association, as trustee for the former unit/lot owners and lienholders, as their interests may appear.

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Washington Land Title Association – Dated as of 11/22/2019 REV 6/15/2021 Plat Checklist - Ch. 64.90 RCW - for WUCIOA Plat Communities recorded after July 1, 2018 - Page 37 of 38 units, with the former unit/lot owners each having the right of exclusive occupancy of the space occupied by the former unit/lot (RCW 64.90.290(5)).

¹⁵⁵ After termination, (a) title to all of the property to be sold would vest in the association, as trustee for the former unit/lot owners and lienholders, as their interests may appear, and (b) title to all of the property not sold would be vested in the former unit/lot owners (or the remaining ones, if a former unit/lot was included in the property that was sold), as tenants in common as their interests may appear, each interest being subject to the liens that affected the prior respective units, with the former unit/lot owners each having the right of exclusive occupancy of the space occupied by the former unit/lot (RCW 64.90.290(5)).

¹⁵⁶ Note that RCW 64.90.325(2) contemplates a possible reduction in size of the condo, although the context of this section is that "substantially all...units have been destroyed, abandoned or uninhabitable." Any attempt to judicially reduce the size of a CIC plat should be reviewed by the title company senior underwriting.

¹⁵⁷ Note that the statute does not contemplate mergers with other types of CICs. Title company should consult with underwriting for any mergers of associations affecting the CIC plat to confirm compliance, for title insurance purposes, with name, successor declaration, and amended allocated interests of all units in the successor CIC plat as required by RCW 64.90.310(3).

¹⁵⁸ It is recommended that the merger or consolidation agreement identify the name of the successor CIC plat, which can be utilized in unit/lot deeds to comply with RCW 64.90.220.

¹⁵⁹ The method used should be carefully reviewed for compliance with this statute.

¹⁶⁰ If each CIC plat uses the same unit/lot numbering system, it is imperative that it be possible to uniquely identify units in the successor condo. That may require more extensive amendment than is contemplated by RCW 64.90.310, including map amendments.

