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06/07/2010 02:36:57 PM

Fee: \$77.00

IN THE CIRCUIT COURT FOR THE STATE OF OREGON
FOR THE COUNTY OF KLAMATH

COLUMBIA COMMUNITY BANK CORPORATION, AN OREGON
CORPORATION

Plaintiff(s)

vs.

Court No. 09-00545
Sheriff's No. J09-0020

SHERIFF'S DEED

SOUTHVIEW PROPERTIES, L.L.C., AN OREGON LIMITED
LIABILITY COMPANY, PREVIOUSLY KNOWN AS SOUTHVIEW
PROPERTIES DEVELOPMENT, LLC, AN OREGON LIMITED
LIABILITY COMPANY; KCS DEVELOPMENT, LLC, AN OREGON
LIMITED LIABILITY COMPANY; SOUTHVIEW WATER
SERVICES, L.L.C., AN OREGON LIMITED LIABILITY
COMPANY; KCS HOLDINGS, LLC, A WASHINGTON LIMITED
LIABILITY COMPANY; DOUGLAS D BESSERT, AN
INDIVIDUAL; GEGORY P BESSERT, AN INDIVIDUAL; AND
MARGARET M HENKLE-BESSERT, AN INDIVIDUAL; LTM,
INCORPORATED, AN OREGON CORPORATION; PLATT
ELECTRIC SUPPLY INC., AN OREGON CORPORATION; DAN
MARTIN CONSTRUCTION, INC., AN OREGON CORPORATION;
SOUTHERN OREGON ELECTRICAL CONTRACTORS, LLC., AN
OREGON LIMITED LIABILITY COMPANY,

Defendant(s)

1st courtesy

THIS DEED made 6/7/2010 between Timothy M. Evinger, Sheriff of Klamath County,
hereinafter called Grantor and

COLUMBIA COMMUNITY BANK CORPORATION, AN OREGON CORPORATION
hereinafter called Grantee.

A judgment was entered in the above court, and the court thereafter issued a Writ
of Execution and pursuant thereto on 12/9/2009, all of the interest of the
Defendant(s) in the real property was sold at public auction in the manner
provided by law, for the sum of \$5,140,000.00, to

COLUMBIA COMMUNITY BANK CORPORATION
314 E MAIN SUITE A
HILLSBORO, OR 97123 (541)

the highest bidder(s). I executed and delivered to the purchaser a Certificate of
Sale and filed a Return of Sale with the above court, and the time for redeeming (if
any) has expired, the real property has not been redeemed from the sale, and the
Grantee herein is the owner and holder of the Certificate of Sale and has delivered
the Certificate to Grantor. NOW, THEREFORE, in consideration of the sum paid for the
real property, Grantor does hereby convey to Grantee all the interest of the
Defendant(s) in the real property described as follows:

LOTS 63,71,77,96, AND 101 OF TRACT 1437-THE WOODLANDS PHASE 2, ACCORDING TO THE
OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY,
OREGON.

TAX PARCEL NUMBERS: R892693, R892703, R892709, R892725, AND R892730.

LOTS 3 AND 18 OF TRACT 1508 THE GARDENS PHASE 1, ACCORDING TO THE OFFICIAL PLAT
THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

TAX PARCEL NUMBERS: R894997 AND R894993.

IN ADDITION:

SEE ATTACHED EXHIBIT "A" PAGE 2 OF 5
SEE ATTACHED EXHIBIT "A" PAGE 3 OF 5
SEE ATTACHED EXHIBIT "A" PAGE 4 OF 5
SEE ATTACHED EXHIBIT "A" PAGE 5 OF 5



ORIGINAL



IN THE CIRCUIT COURT FOR THE STATE OF OREGON
FOR THE COUNTY OF KLAMATH

IN WITNESS WHEREOF, the Grantor has executed this instrument on 6/7/2010.

Timothy M. Evinger, Sheriff
Klamath County, Oregon

By

Patty Johnson
Deputy



State of Oregon
County of Klamath

Signed or attested before me on June 7, 2010
by Patty Johnson

CIV-108

Stephanie Lintner Records Clerk/Notary



RECEIVED

2010-003467

Klamath County, Oregon

ARLEN KALLO & SUMMERS, LLP

COVER SHEET

ORS: 205.234

03/18/2010 03:06:43 PM

00081451201000034670070071

Fee: \$67.00

This cover sheet has been prepared by the persons presenting the attached instrument for recording. Any errors in this cover sheet DO NOT affect the transaction(s) contained in the instrument itself.

After recording, return to:

Steve Naito
150 SW Harrison ST Suite 200
Portland OR 97201

1st 1503032

The date of the instrument attached is _____

1) NAMES(S) OF THE INSTRUMENT(S) required by ORS 205.234(a)

Certificate of Sale
upon execution

2) PARTY(IES)/GRANTOR, required by ORS 205.125(1)(b) and ORS 205.160:

Columbia Community
Bank

3) PARTY(IES)/GRANTEE, required by ORS 205.125(1)(b) and ORS 205.160

Southview properties
et al

4) TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030

\$ _____

5) FULL OR PARTIAL SATISFACTION ORDER or WARRANT FILED IN THE COUNTY CLERK'S LIEN RECORDS, ORS 205.121(1)(c)

6) RE-RECORDED to correct: _____

Previously recorded as: _____

F

IN THE CIRCUIT COURT FOR THE STATE OF OREGON
FOR THE COUNTY OF KLAMATH

COLUMBIA COMMUNITY BANK CORPORATION, AN OREGON
CORPORATION

Plaintiff(s)

vs.

SOUTHVIEW PROPERTIES, L.L.C., AN OREGON LIMITED
LIABILITY COMPANY, PREVIOUSLY KNOWN AS SOUTHVIEW
PROPERTIES DEVELOPMENT, LLC, AN OREGON LIMITED
LIABILITY COMPANY; KCS DEVELOPMENT, LLC, AN OREGON
LIMITED LIABILITY COMPANY; SOUTHVIEW WATER
SERVICES, L.L.C., AN OREGON LIMITED LIABILITY
COMPANY; KCS HOLDINGS, LLC, A WASHINGTON LIMITED
LIABILITY COMPANY; DOUGLAS D BESSERT, AN
INDIVIDUAL; GEGORY P BESSERT, AN INDIVIDUAL; AND
MARGARET M HENKLE-BESSERT, AN INDIVIDUAL; LTM,
INCORPORATED, AN OREGON CORPORATION; PLATT
ELECTRIC SUPPLY INC., AN OREGON CORPORATION; DAN
MARTIN CONSTRUCTION, INC., AN OREGON CORPORATION;
SOUTHERN OREGON ELECTRICAL CONTRACTORS, LLC., AN
OREGON LIMITED LIABILITY COMPANY,

Defendant(s)

Court No. 09-00545CV
Sheriff's No. J09-0020

CERTIFICATE OF SALE
UPON EXECUTION

RECEIVED

TAKEN BY SHERIFF'S OFFICE

SW

THIS IS TO CERTIFY that by virtue of a WRIT OF EXECUTION issued by the above court,
dated 10/15/2009, upon a judgment rendered in favor of the Plaintiff(s) and against
the Defendant(s), commanding me to sell all the interest which the Defendant(s) had,
on or after 9/24/2009, in the following described real property in Klamath County;
to-wit:

LOTS 63, 71, 77, 96, AND 101 OF TRACT 1437-THE WOODLANDS PHASE 2, ACCORDING TO THE
OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY,
OREGON.

TAX PARCEL NUMBERS: R892693, R892703, R892709, R892725, AND R892730.

LOTS 3 AND 18 OF TRACT 1508 THE GARDENS PHASE 1, ACCORDING TO THE OFFICIAL PLAT
THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

TAX PARCEL NUMBERS: R894997 AND R894993.

IN ADDITION:

SEE ATTACHED EXHIBIT "A" PAGE 2 OF 5
SEE ATTACHED EXHIBIT "A" PAGE 3 OF 5
SEE ATTACHED EXHIBIT "A" PAGE 4 OF 5
SEE ATTACHED EXHIBIT "A" PAGE 5 OF 5

After giving notice of sale as required by law, I sold at public auction the above
described Real Property, subject to redemption, in the manner described by law to:

COLUMBIA COMMUNITY BANK CORPORATION
314 E MAIN SUITE A
HILLSBORO, OR 97123

(541)


the highest bidder(s) for the sum of \$5,140,000.00, on 12/9/2009.

That the sale will become absolute, and the purchaser will be entitled to a conveyance of the Real Property from me, or my successor as Sheriff, upon the surrender of this Certificate at the expiration of the statutory period of redemption (6/7/2010), unless the real property shall be sooner redeemed according to law.

NOTE: To obtain a Sheriff's Deed, after the redemption period (if any), return the original Certificate of Sale to this office along with a fee of \$ 30 00.

Dated: 12/9/2009

Timothy M. Evinger, Sheriff
Klamath County, Oregon

By 
Deputy

CIV-113

Unofficial Copy

Exhibit "A"

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

A parcel of land situated in the NE 1/4 and SE 1/4 of Section 36, Township 38 South, Range 8 East of the Willamette Meridian, the NE 1/4 of Section 1, Township 39 South, Range 8 East of the Willamette Meridian, and the NW 1/4 NW 1/4 of Section 6, Township 39 South, Range 9 East of the Willamette Meridian, all in Klamath County, Oregon and being more particularly described as follows:

Beginning at a point on the north-south centerline of Section 36 from which the NW corner of the SW 1/4 NE 1/4 of said section bears North 00°11'27" East 427.59 feet; thence South 89°58'12" East 619.61 feet; thence South 27°18'39" East 3530.91 feet; thence South 62°41'21" West 250.36 feet; thence South 27°18'39" East 1811.20 feet to a point on the South line of the NW 1/4 NW 1/4 of Section 6; thence along said South line South 89°28'21" West 199.91 feet to the SW corner thereof; thence along the South line of the NE 1/4 NE 1/4 of Section 1 North 89°29'44" West 1330.62 feet to the SW corner of said NE 1/4 NE 1/4; thence along the West line of the SE 1/4 NE 1/4 of Section 1 South 00°06'44" East 458.90 feet to the Northerly right of way line of State Highway 140; thence along said Northerly right of way line North 56°12'28" West 194.88 feet; thence leaving said right of way line North 11°59'09" East 364.18 feet to the South line of the NW 1/4 NE 1/4 of Section 1; thence along said South line South 89°56'08" West 516.20 feet to the said Northerly right of way line of State Highway 140; thence along said Northerly right of way line North 50°28'23" West 199.25 feet; thence North 59°17'52" West 439.78 feet; thence leaving said Northerly right of way line North 36°42'45" West 329.35 feet to the North-South center section line of Section 1; thence along said center section line North 00°04'15" East 722.87 feet to the 1/4 corner common to Section 1 and Section 36; thence along the center section line of Section 36 North 00°11'27" East 3508.58 feet to the point of beginning.

SAVING AND EXCEPTING, Beginning at the Southeast corner of the NE 1/4 NE 1/4 of said Section 1; thence on the South line of said NE 1/4 NE 1/4 North 89°17'37" West 617.88 feet; thence leaving said South line North 27°18'39" West 235.77 feet; thence North 62°41'21" East 1183.54 feet; thence North 27°18'39" West 1195.51 feet; thence North 62°41'21" East 605.39 feet; thence South 27°18'39" East 1811.20 feet to the South line of the NW 1/4 NW 1/4 of said Section 6; thence South 89°28'21" West 199.91 feet on said South line, to the point of beginning.

AND FURTHER EXCEPTING Tract 1416-The Woodlands, Phase 1 and Tract 1437-The Woodlands, Phase 2, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

ALSO FURTHER EXCEPTING Lot 3 of Tract 1508 the Gardens Phase 1.

Tax Parcel Number: R420299 and R420315 and R492292 and R894846 and R894847 and R894848 and R894849 and R894851 and R894852 and R894853 and R894854

Exhibit "A"

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

A parcel of land situated in the NE 1/4 and SE 1/4 of Section 36, Township 38 South, Range 8 East of the Willamette Meridian, the NE 1/4 of Section 1, Township 39 South, Range 8 East of the Willamette Meridian, and the NW 1/4 NW 1/4 of Section 6, Township 39 South, Range 9 East of the Willamette Meridian, all in Klamath County, Oregon and being more particularly described as follows:

Beginning at a point on the north-south centerline of Section 36 from which the NW corner of the SW 1/4 NE 1/4 of said section bears North 00°11'27" East 427.59 feet; thence South 89°58'12" East 619.61 feet; thence South 27°18'39" East 3530.91 feet; thence South 62°41'21" West 250.36 feet; thence South 27°18'39" East 1811.20 feet to a point on the South line of the NW 1/4 NW 1/4 of Section 6; thence along said South line South 89°28'21" West 199.91 feet to the SW corner thereof; thence along the South line of the NE 1/4 NE 1/4 of Section 1 North 89°29'44" West 1330.62 feet to the SW corner of said NE 1/4 NE 1/4; thence along the West line of the SE 1/4 NE 1/4 of Section 1 South 00°06'44" East 458.90 feet to the Northerly right of way line of State Highway 140; thence along said Northerly right of way line North 56°12'28" West 194.88 feet; thence leaving said right of way line North 11°59'09" East 364.18 feet to the South line of the NW 1/4 NE 1/4 of Section 1; thence along said South line South 89°56'08" West 516.20 feet to the said Northerly right of way line of State Highway 140; thence along said Northerly right of way line North 50°28'23" West 199.25 feet; thence North 59°17'52" West 439.78 feet; thence leaving said Northerly right of way line North 36°42'45" West 329.35 feet to the North-South center section line of Section 1; thence along said center section line North 00°04'15" East 722.87 feet to the 1/4 corner common to Section 1 and Section 36; thence along the center section line of Section 36 North 00°11'27" East 3508.58 feet to the point of beginning.

SAVING AND EXCEPTING, Beginning at the Southeast corner of the NE 1/4 NE 1/4 of said Section 1; thence on the South line of said NE 1/4 NE 1/4 North 89°17'37" West 617.88 feet; thence leaving said South line North 27°18'39" West 235.77 feet; thence North 62°41'21" East 1183.54 feet; thence North 27°18'39" West 1195.51 feet; thence North 62°41'21" East 605.39 feet; thence South 27°18'39" East 1811.20 feet to the South line of the NW 1/4 NW 1/4 of said Section 6; thence South 89°28'21" West 199.91 feet on said South line, to the point of beginning.

AND FURTHER EXCEPTING Tract 1416-The Woodlands, Phase 1 and Tract 1437-The Woodlands, Phase 2, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

Also Further Excepting Tract 1461, the Woodlands, Phase 3 and Tract 1508, The Gardens Phase I.

Tax Parcel Number: R420315 and R420299 and R492292

Exhibit "A"

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

BEGINNING AT THE INITIAL POINT, SAID POINT BEING THE SOUTHEAST CORNER OF LOT 15 OF "TRACT 1416-THE WOODLANDS-PHASE 1", AS RECORDED AT THE KLAMATH COUNTY CLERKS OFFICE AND BEING MARKED BY A 5/8" REBAR WITH A YELLOW PLASTIC CAP STAMPED "LS 58985"; THENCE NORTH 63° 38' 02" EAST, 58.00 FEET; THENCE SOUTH 26° 21' 58" EAST, 280.65 FEET; THENCE SOUTH 63° 38' 02" WEST, 180.00 FEET; THENCE NORTH 26° 21' 58" WEST, 5.93 FEET; THENCE SOUTH 63° 38' 02" WEST, 357.77 FEET TO THE EASTERLY RIGHT-OF-WAY LINE OF WEST RIDGE DRIVE; THENCE ALONG SAID EASTERLY RIGHT-OF-WAY LINE, NORTH 56° 33' 39" WEST, 76.02 FEET; THENCE LEAVING SAID EASTERLY RIGHT-OF-WAY LINE, SOUTH 38° 08' 57" WEST, 50.17 FEET; THENCE SOUTH 73° 45' 48" WEST, 30.50 FEET TO A POINT OF NON-TANGENTIAL CURVATURE; THENCE ALONG THE ARC OF A 78.00 FOOT RADIUS CURVE TO THE LEFT, THROUGH A CENTRAL ANGLE OF 27° 14' 00" (THE LONG CHORD OF WHICH BEARS SOUTH 10° 28' 14" WEST, 36.73 FEET) AN ARC DISTANCE OF 37.07 FEET; THENCE SOUTH 03° 08' 46" EAST, 16.31 FEET TO A POINT OF CURVATURE; THENCE ALONG THE ARC OF A 102.00 FOOT RADIUS CURVE TO THE RIGHT, THROUGH A CENTRAL ANGLE OF 46° 48' 15" (THE LONG CHORD OF WHICH BEARS SOUTH 20° 15' 22" WEST, 81.03 FEET) AN ARC DISTANCE OF 83.32 FEET; THENCE SOUTH 43° 39' 29" WEST, 104.00 FEET TO A POINT OF CURVATURE; THENCE ALONG THE ARC OF A 178.00 FOOT RADIUS CURVE TO THE LEFT, THROUGH A CENTRAL ANGLE OF 08° 22' 10" (THE LONG CHORD OF WHICH BEARS SOUTH 39° 28' 24" WEST, 25.98 FEET) AN ARC DISTANCE OF 26.00 FEET; THENCE NORTH 54° 42' 41" WEST, 143.14 FEET; THENCE NORTH 42° 34' 20" EAST, 207.43 FEET; THENCE NORTH 38° 03' 28" EAST, 76.15 FEET TO A POINT OF NON-TANGENTIAL CURVATURE AND THE WESTERLY RIGHT-OF-WAY LINE OF WEST RIDGE DRIVE; THENCE ALONG SAID WESTERLY RIGHT-OF-WAY LINE, ALONG THE ARC OF A 560.00 FOOT RADIUS CURVE TO THE RIGHT, THROUGH A CENTRAL ANGLE OF 15° 03' 27" (THE LONG CHORD OF WHICH BEARS NORTH 39° 16' 52" WEST, 146.75 FEET) AN ARC DISTANCE OF 147.17 FEET; THENCE LEAVING SAID WESTERLY RIGHT-OF-WAY LINE, NORTH 63° 38' 02" EAST, 50.24 FEET TO THE SOUTHWEST CORNER OF LOT 8 OF SAID "THE WOODLANDS-PHASE 1"; THENCE ALONG THE SOUTHERLY BOUNDARY OF SAID "THE WOODLANDS-PHASE 1" THE FOLLOWING 16 COURSES; NORTH 63° 38' 02" EAST, 68.29 FEET; THENCE SOUTH 26° 21' 58" EAST, 5.00 FEET; THENCE NORTH 63° 38' 02" EAST, 65.00 FEET; THENCE NORTH 26° 21' 58" WEST, 10.00 FEET; THENCE NORTH 63° 38' 02" EAST, 65.01 FEET; THENCE SOUTH 26° 21' 58" EAST, 5.00 FEET; THENCE NORTH 63° 38' 02" EAST, 70.01 FEET; THENCE SOUTH 26° 21' 58" EAST, 5.00 FEET; THENCE NORTH 63° 38' 02" EAST, 65.01 FEET; THENCE NORTH 26° 21' 58" WEST, 10.00 FEET; THENCE NORTH 63° 38' 02" EAST, 65.01 FEET; THENCE SOUTH 26° 21' 58" EAST, 5.00 FEET; THENCE NORTH 63° 38' 02" EAST, 70.01 FEET; THENCE SOUTH 26° 21' 58" EAST, 4.93 FEET; THENCE NORTH 63° 42' 44" EAST, 52.00 FEET; THENCE NORTH 63° 38' 02" EAST, 70.00 FEET; TO THE POINT OF BEGINNING.

NOW KNOWN AS TRACT 1508 THE GARDENS PHASE I.

SAVING AND EXCEPTING THEREFROM LOT 3 OF TRACT 1508 THE GARDENS PHASE I.

Tax Parcel Number: R894981 and R894983 and R894984 and R894986 and R894987 and R894988 and R894989 and R894990 and R894992 and R894993 and R894994 and R894995 and R894996 and R894997 and R894998 and R894999 and R895000 and R895001

Exhibit "A"

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

BEGINNING AT THE INITIAL POINT, SAID POINT BEING THE NORTHWEST CORNER OF LOT 106 OF THE "TRACT 1437-THE WOODLANDS-PHASE 2", A DULY RECORDED SUBDIVISION AT THE KLAMATH COUNTY CLERKS OFFICE, SAID POINT BEING A 5/8" REBAR WITH A YELLOW PLASTIC CAP MARKED "LS 58985": THENCE NORTH 01° 04' 44" EAST, 230.00 FEET; THENCE NORTH 79° 01' 43" EAST, 62.99 FEET; THENCE SOUTH 56° 44' 10" EAST, 111.82 FEET TO A POINT OF CURVATURE; THENCE ALONG THE ARC OF A 278.00 FOOT RADIUS CURVE TO THE RIGHT, THROUGH A CENTRAL ANGLE OF 24° 47' 28" (THE LONG CHORD OF WHICH BEARS NORTH 51° 14' 18" EAST, 119.35 FEET) AN ARC DISTANCE OF 120.29 FEET; THENCE NORTH 63° 38' 02" EAST, 30.91 FEET; THENCE NORTH 25° 43' 57" WEST, 120.01 FEET; THENCE NORTH 63° 38' 02" EAST, 130.01 FEET; THENCE NORTH 25° 43' 57" WEST, 139.33 FEET; THENCE NORTH 23° 25' 20" EAST, 81.60 FEET; THENCE NORTH 63° 38' 02" EAST, 48.28 FEET; THENCE NORTH 25° 43' 57" WEST, 280.02 FEET; THENCE NORTH 63° 38' 02" EAST, 110.01 FEET; THENCE NORTH 25° 43' 57" WEST, 22.45 FEET; THENCE NORTH 64° 14' 53" EAST, 42.00 FEET; THENCE NORTH 63° 38' 02" EAST, 111.51 FEET; THENCE SOUTH 25° 43' 57" EAST, 844.05 FEET TO THE NORTHERLY BOUNDARY OF SAID "TRACT 1437-THE WOODLANDS-PHASE 2"; THENCE ALONG SAID NORTHERLY LINE THE FOLLOWING SEVEN COURSES; SOUTH 63° 38' 02" WEST, 103.54 FEET; THENCE NORTH 26° 21' 58" WEST, 68.00 FEET; THENCE SOUTH 63° 38' 02" WEST, 617.64 FEET; THENCE NORTH 84° 51' 53" WEST, 56.00 FEET TO A POINT OF CURVATURE; THENCE ALONG THE ARC OF A 278.00 FOOT RADIUS CURVE TO THE LEFT, THROUGH A CENTRAL ANGLE OF 04° 03' 23" (THE LONG CHORD OF WHICH BEARS SOUTH 03° 06' 26" WEST, 19.68 FEET) AN ARC DISTANCE OF 19.68 FEET; THENCE SOUTH 01° 04' 44" WEST, 13.34 FEET; THENCE NORTH 88° 55' 16" WEST 98.00 FEET TO THE POINT OF BEGINNING; NOW KNOWN AS TRACT 1461 THE WOODLANDS PHASE 3.

Tax Parcel Number: R894847 and R894848 and R894849 and R894851 and R894852 and R894853 and R894854 and R894855 and R894858 and R894859 and R894860 and R894861 and R894862 and R894863 and R894864 and R894865 and R894866 and R894867 and R894868 and R894869 and R894870 and R894871 and R894872 and R894873 and R894874 and R894875 and R894876 and R894877 and R894878 and R894879 and R894880 and R894881 and R894882 and R894883 and R894884 and R894885

BEFORE BIDDING AT THE SALE A PROSPECTIVE BIDDER SHOULD INDEPENDENTLY INVESTIGATE:

- (A) The priority of the lien or interest of the judgment creditor;
- (B) Land use laws and regulations applicable to the property;
- (C) Approved uses for the property;
- (D) Limits on farming or forest practices on the property;
- (E) Rights of neighboring property owners; and
- (F) Environmental laws and regulations that affect the property.