

SIEGRIST & WHITE, PLLC

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DANIEL T. BAKER

EDGAR C. SIEGRIST

1920-2002

H. LABAN WHITE

1916-2015

JAMES W. MARTIN JR.

1944-2011

August 20, 2025

Hilary Gonzalez
Kaufman Realty & Auctions WV
399 West Main Street
Bridgeport, WV 26330

**RE: Preliminary Title Examination to Lots 22 & 23 Crystal Lake, West
Union Mag. District, Doddridge County, West Virginia
(Owned by: Ruth E. Harvath)**

Address Commonly Known As: 310 Crystal Lake Road West Union, WV 26456

Dear Ms. Gonzalez:

Please be advised I have made an examination of the records of the Office of the Clerk of the County Commission of Lewis County, West Virginia, relative to the above described tract or parcel of land, being the same real estate conveyed unto the current owners by deed of record in Deed Book 442 at page 284.

My examination covered all matters indexed by said Clerk with regard to adverse conveyances, deeds of trust, lis pendens, judgments, executions, mechanic liens, federal and state tax liens, property assessments and real estate tax delinquencies.

In my opinion, the current owners have good and marketable title to the subject real estate, subject, however, to the following:

My opinion is based on the assumption that the indices maintained by the said Clerk are proper and correct. My opinion is subject to any unfiled mechanic liens.

I did not make a physical inspection of the property and my opinion is subject to any state of facts which may be revealed by a physical inspection and an accurate survey.

1. Period of Examination:

My examination of the subject property began on October 23, 1984. My examination was concluded with all matters properly indexed in the aforesaid Clerk's Office as of the close of business day of August 14, 2025.

2. Liens and Encumbrances:

NONE DURING THE PERIOD OF EXAMINATION

3. Rights of Way, Outconveyances and Other Matters:

A) By Instrument recorded on the 18th day of January, 1990, in Deed Book 211, at page 414, a right of way was granted to HREA.

B) The property is subject to those certain Deed restrictions for all lots in Crystal Lake including membership and stock ownership in Crystal Lake Club and including fees and assessments.

C) **SPECIAL NOTE:** This examination was made at the request of Kaufman Realty & Auctions and is for their use only. No third party should rely on the representations made herein.

4. Minerals:

No examination was made relative to the ownership of the minerals underlying the subject property and therefore we make no representation as to the ownership of the same.

5. Taxes: SEE ATTACHED TWO (2) 2025 REAL ESTATE TAX TICKETS. Please be advised the 2024 taxes have been paid in full. The first half 2025 taxes are due 9/1/25 and are NOT PAID.

If you have any questions or need any additional information please feel free to call.

Sincerely yours,



Daniel T. Baker

Enclosure



Doddridge County Sheriff's Tax office • 108 Court Street, Suite 2 • West Union, WV 26456
(304) 873-1000

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Doddridge County Real Property - Tax Year: 2025

Ticket Number: 0000045054

Account Number: 00033646

District: 08 - WEST UNION MAG

More Info: [Details](#)

Owner Name: HARVATH RUTH E In Care of: Address: 391 NORTHLAKE DR MERIDIANVILLE AL 35759 Lending Inst:		Property: LOT 22 CRYSTAL LAKE Map: 29 Parcel: 0067 0000 0000 Lot Size: Acreage: Book: 442 Page: 284	
Tax Class: 2	Exemption:	Back Tax:	Prior Delinquents: Special Disposition:

DUE: First Half: 68.17 If paid by: 09/01/2025 **Second Half:** 68.17 If paid by: 03/01/2026 **Total Due:** 136.34 If paid by: 09/01/2025

ASSESSMENT:

Assessment	GROSS	NET	TAX (1/2 Year)
Land	8340	8340	
Building	3480	3480	
Total	11820	11820	69.92

PAYMENTS RECEIVED:

	First Half	Second Half
Net	.00	.00
Discount	.00	.00
Interest	.00	.00
Total	.00	.00
Date	none paid	none paid

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(1 of 2)

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Software Systems, Inc.
23 South University Avenue
Martinsburg, WV 26108



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(304) 873-1000

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Doddridge County Real Property - Tax Year: 2025

Ticket Number: 0000045055

Account Number: 00033647

District: 08 - WEST UNION MAG

More Info: [Details](#)

Owner Name: HARVATH RUTH E In Care of: Address: 391 NORTHLAKE DR MERIDIANVILLE AL 35759 Lending Inst:		Property: LOT 23 CRYSTAL LAKE Map: 29 Parcel: 0068 0000 0000 Lot Size: Acreage: Book: 442 Page: 284	
Tax Class: 2	Exemption:	Back Tax:	Prior Delinquents: Special Disposition:

DUE: First Half: 48.10 If paid by: 09/01/2025 Second Half: 48.10 If paid by: 03/01/2026 Total Due: 96.20 If paid by: 09/01/2025

ASSESSMENT:

Assessment	GROSS	NET	TAX (1/2 Year)
Land	8340	8340	
Building	0	0	
Total	8340	8340	49.33

PAYMENTS RECEIVED:

	First Half	Second Half
Net	.00	.00
Discount	.00	.00
Interest	.00	.00
Total	.00	.00
Date	none paid	none paid

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(2 of 2)

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Software Systems, Inc.
23 South University Avenue
Morgantown, WV 26508

DEED

THIS DEED, made this 20th day of June, 2019, by between

William G. Dillon (Seller) as party of the first part and,

Ruth E. Harvath (Buyer) as party of the second part.

WITNESSETH: That for and in consideration of the sum of 13,500, cash in hand, and other good and valuable considerations, the receipt and sufficiency of all which is hereby acknowledged, the said party of the first part does hereby grant and convey, with covenants of general warranty and against liens and encumbrances, unto the said party of the second part, that certain lot, tract, or parcel of land, lying and being situate in the District of West Union, County of Doddridge, and State of West Virginia, more particularly bounded and described as follows:

All those two certain lots or parcels of land, together with the buildings thereon and the appertences thereunto belonging situate on the northeast side of Middle Island Creek, three and one-half miles northwest of West Union, West Union District, Doddridge County, West Virginia, laid down and designated as lots 22 and 23 upon the plat and diagram of the subdivision of the lands of Floyd Development Company, made by H.B. McNary, Engineer, and which plat is recorded in the Office of the Clerk of the County Commission of Doddridge County, West Virginia, in Deed Book No.81 at Page 276A

BEING the same real estate conveyed unto Ronald L. Bonnell by deed dated the 20th day of April, 1998, of record in the aforesaid Clerk's Office in General Lien Book No, 237, at Page 529.

This conveyance is made subject to all rights-of-way, reservations, restrictions, protective covenants, utility easements, and oil and gas leases of record in the chain of title in the aforesaid Clerk's Office.

DECLARATION OF CONSIDERATION OF VALUE

The undersigned hereby declares that the total consideration paid for, and/or the true

value of the real property herein is \$ 14,900.
Paid. \$13,500.00 *ph*

WITNESS the following signature and seal.

Ruth E. Harvath
Ruth E. Harvath
Buyer

William G. Dillon
William G. Dillon (SEAL)
Seller

STATE OF WEST VIRGINIA
COUNTY OF DODDRIDGE,

TO-WIT:

The foregoing Deed was acknowledged before me in said State and County

on the 20th day of June, 2019

By WILLIAM G. DILLON

My commission expires 3/14/2024

Andrew Jewell

NOTARY PUBLIC

RUTH E. HARVATH
8 AMBER RIDGE
MORGANTOWN WV 26508

Doddridge County
Lorena C. (Cate) Slater, Clerk
Instrument 312844
06/28/2019 @ 03:21:41 PM
DEED
Book 442 @ Page 284
Pages Recorded 2
Recording Cost \$ 46.00
Transfer Tax \$ 59.40

Prepared by: William G. William
103 Freeman Ave.
West Union, 26456