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SKAR KATIN HILL

WASHINGTON MUTUAL Loan Servicing 9811230086 P.O. Box 91006, SAS0304 Seattle, WA 98111 798 NOV 23 N11:49

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Washington Mutual DEED OF TRUST

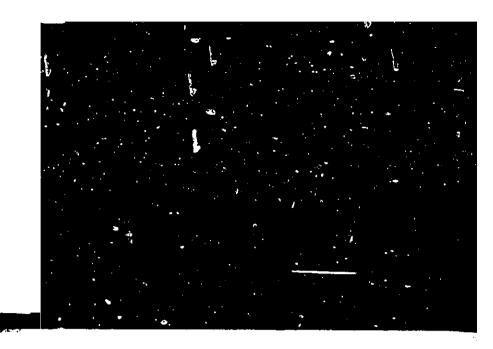
01-0068-001303183-6

Island Title SB-13353
✓ Escrow BE-2459

THIS DEED OF TRUS	T ("Security Instrument") is m	nade on <u>Novem</u>	<u>er 11th, 1998</u>	·
The grantor is BURTON R B	ROWN and JOYCE D BRO	WN, husband	and wife	
		Security of Japaneses		
		A STATE OF THE STA	Name of the second seco	
("Borrower"). The trustee is C				
			INGTON MUTUAL BANK	
Washington Corporation				
	and whose address is $_1201$	19'		
	(*Le:	nder"). Borrower	owes Lender the principal	sum of
NINETY-FIVE THOUSAND	THREE HUNDRED & 00/	<u>/100 /</u>		
	Dollars (U.S. \$ <u>95,300</u>	0.00). This debt is evident	ced by
Borrower's note dated the same			, , , , , , , , , , , , , , , , , , ,	
with the full debt, if not paid				_
Security Instrument secures to				
all renewals, extensions and			S	
advanced under paragraph 7	•	-		
Borrower's covenants and agree				
irrevocably grants and conveys	s to Trustee, in trust, with pow	ver of sale, the foll	owing described property	located
	County, Washington: I	•	500 AC AC ST	-81,
V. 5, P. 168,*NO. 82	02110029; TAX NO. 3	350402-4-001-	-0301. TOGETHER W	TŢĦ
THAT CERTAIN MANUFAC	TURED HOME HOME DESC	RIBED AS FOI	LOWS, WHICH SHALL	NOT
BE SEVERED OR REMOVE			999 REDMAN RIDGEDA	
X 28 SERIAL NO. 2628	5.*being a ptn. of N	/2 NE SE, Se	c. 2, T35N, R4E, V	J.M.
FOR COMPLETE LEGAL D		BIT "A" ATTAC	HED HERETO AND BY	THIS
REFERENCE MADE A PAR	r Hereof.			
which has the address of 225	חמ מדמי פת			1
	Zo Gare Ru	[Street]		<u> </u>
SEDRO-WOOLLEY	Washington 98284	· · · · · · · · · · · · · · · · · · ·	("Property Address");	alitaria.
[City]	[Zip		_ (> -	
WASHINGTON-Single Family - Fa	· ·		Form 3048 9/90 /popp 1 of f	R necesi
1529A (03-97)	mee/i leggle mac chifon	IN MOTHOMENT T	ominore eres (payer or c	, pages)
INCOM (WOT)				

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TO BE RECORDED



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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the 'Property.'

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, if accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Lean Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, or any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term 'extended coverage' and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance

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TO BE RECORDED

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Carrier and Lender, Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agents in the company of the company Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing

Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action

under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lander under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting

payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect. Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available. Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrowsr when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall

give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

assigned and shall be paid to Lender. In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law

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otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages. Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not

be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument. 17. Transfer of the Property or a Beneficial Interest in Borrower. If all of any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of

the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period. Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

- 18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days for such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.
- 19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

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TO BE RECORDED

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20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall

promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security instrument and sale of the Property at public auction at a date not less than 120 days in the future. The notice shall further inform Borrower of the right to reinstate after acceleration, the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale, and any other matters required to be included in the notice by applicable law. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee and Lender shall take such action regarding notice of sale and shall give such notices to Borrower and to other persons as applicable law may require. After the time required by applicable law and after publication of the notice of sale, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of the Property for a period or periods permitted by applicable law by public announcement at the time and place

fixed in the notice of sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it or to the clerk of the superior court of the county in which the sale took place.

22. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty and Lender shall charge Borrower a release fee in an amount allowed by applicable law. Such person or persons shall pay any recordation costs.

23. Substitute Trustee. In accordance with applicable law, Lender may from time to time appoint a successor trustee to any Trustee appointed hereunder who has ceased to act. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

24. Use of Property. The Property is not used principally for agricultural or farming purposes.

25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

Adjustable Rate Rider	Condominium Rider	1-4 Family Rider
Graduated Payment Rider	Planned Unit Development Rider	Biweekly Payment Ride
Balloon Rider	Rate Improvement Rider	Second Home Rider
XX Other(s) [specify] Constru	ction Addendum Rider	

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

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TO BE RECORDED

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Public in and for the State of Washington, duly commissioned and sworn, personally appeared Burton R. Brown and Joyce D. Brown to me known to be the individual(s) described in and who executed the foregoing instrument, a acknowledged to me that be/sheribey signed and sealed the said instrument free and voluntary act and deed, for the uses and purposes therein mentioned. WITNESS my hand and official seal affixed the day and year in this certificate above written. Marcia J. Jennings My Commission expires: 10-5-2000 REQUEST FOR RECONVEYANCE TO TRUSTEE: The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or not together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are here directed to cancel said note or notes and this Deed of Trust, which are delivered hereby, and to reconvey without warranty, all the estate now held by you under this Deed of Trust to the person or persons legal entitled thereto. Washington By Mail reconveyance to Washington Page 6 of 6	The undersigned is the holder together with all other indebtedness directed to cancel said note or not without warranty, all the estate now entitled thereto. DATED: Mail reconveyance to	ss secured by this Deed of Trust, have been and this Deed of Trust, which are the wheld by you under this Deed of Trust, which are the wheld by you under this Deed of Trust, which are the whole when th	re been paid in full. You are hereby a delivered hereby, and to reconvey, ust to the person or persons legally
STATE OF WASHINGTON SKA91+ County ss: On this 15 day of November 1998 before me the undersigned, a Not Public in and for the State of Washington, duly commissioned and sworn, personally appeared Burton R. Brawn and Joyce D. Brown to me known to be the individual(s) described in and who executed the foregoing instrument, a acknowledged to me that inchesting signed and sealed the said instrument in the said instrument in the said instrument. The said near the said instrument in the said instrument in the said instrument in the said instrument. WITNESS my hand and official seal affixed the day and year in this certificate above written. WITNESS my hand and official seal affixed the day and year in this certificate above written. Marcia J. Jennings My Commission expires: 10-5-2000 REQUEST FOR RECONVEYANCE TO TRUSTEE: The undersigned is the holder of the note or notes secured by this Deed of Trust, said note or not together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are here directed to cancel said note or notes and this Deed of Trust, have been paid in full. You are here directed to cancel said note or notes and this Deed of Trust, have been paid in full. You are here with a cancel said note or note and this Deed of Trust, have been paid in full. You are here without warranty, all the estate now held by you under this Deed of Trust to the person or persons legic entitled thereto. WASHINGTON MUTUAL BANK a corporation By Mail reconveyance to	The undersigned is the holder together with all other indebtedness directed to cancel said note or not without warranty, all the estate now entitled thereto. DATED: Mail reconveyance to	ss secured by this Deed of Trust, have been and this Deed of Trust, which are the wheld by you under this Deed of Trust, which are the whole was a corporation. WASHINGTON MUT a corporation	re been paid in full. You are hereby a delivered hereby, and to reconvey, ust to the person or persons legally
STATE OF WASHINGTON Stagit County ss: On this 18th day of November 1998 before me the undersigned, a Not Public in and for the State of Washington, duly commissioned and sworm, personally appeared Burton R. Brown and Toyce D. Brown to me known to be the individual(s) described in and who executed the foregoing instrument, a acknowledged to me that before your signed and sealed the said instrument his free and voluntary act and deed, for the uses and purposes therein mentioned. WITNESS my hand and official seal affixed the day and year in this certificate above written. Marcia J. Jennings My Commission expires: 10.5-2000 Notice in and fair physiste of Weshington (re) Iding at: REQUEST FOR RECONVEYANCE TO TRUSTEE: The undersigned is the holder of the note or notes secured by this Deed of Trust, have been paid in full. You are here directed to cancel said note or notes and this Deed of Trust, which are delivered hereby, and to recomvishout warrantly, all the estate now held by you under this Deed of Trust to the person or persons legic entitled thereto. DATED: WASHINGTON MUTUAL BANK a copporation By	The undersigned is the holder together with all other indebtedness directed to cancel said note or not without warranty, all the estate now entitled thereto. DATED:	ss secured by this Deed of Trust, have been and this Deed of Trust, which are the wheld by you under this Deed of Trust, which are the whole was a corporation. WASHINGTON MUT a corporation	re been paid in full. You are hereby a delivered hereby, and to reconvey, ust to the person or persons legally
STATE OF WASHINGTON STATE OF WASHINGTON SKAgit County ss: On this The day of November 1998 before me the undersigned, a Not Burton R. Brown and Joyce D. Brown To me known to be the individual(s) described in and who executed the foregoing instrument, a acknowledged to me that before they signed and sealed the said instrument bis herefore the signed and sealed the said instrument bis herefore. WITNESS my hand and official seal affixed the day and year in this certificate above written. Marcia J. Jennings My Commission expires: 10-5-2000 Required the foregoing instrument and the signed and sealed the said instrument bis herefore the signed and sealed the said instrument bis herefore. WITNESS my hand and official seal affixed the day and year in this certificate above written. Marcia J. Jennings My Commission expires: 10-5-2000 Required the foregoing instrument acknowledged to me that before the said instrument bis herefore the said instrument bis here of the uses and purposes therein mentioned. WITNESS my hand and official seal affixed the day and year in this certificate above written. Marcia J. Jennings My Commission expires: 10-5-2000 Required the said instrument in the sealed the said instrument bis properties of the uses and purposes therein mentioned. REQUEST FOR RECONVEYANCE To trustee: The undersigned is the holder of the note or notes secured by this Deed of Trust, have been paid in full. You are here directed to cancel said note or notes and this Deed of Trust, which are delivered hereby, and to reconvenithed thereto. DATED: WASHINGTON MUTUAL BANK	The undersigned is the holder together with all other indebtednes directed to cancel said note or not without warranty, all the estate now entitled thereto.	ss secured by this Deed of Trust, have been and this Deed of Trust, which are the work when the work was the work of the work	re been paid in full. You are hereby a delivered hereby, and to reconvey, ust to the person or persons legally
STATE OF WASHINGTON County ss: On this STATE OF WASHINGTON STATE OF WASHINGTON County ss: On this STATE OF WASHINGTON STATE County Ss: On this STATE OF WASHINGTON STATE NOTHER OF WASHINGTON STATE NOTHER OF WASHINGTON TO THE STATE OF WASHINGTON NOTHER OF WASHINGTON The undersigned is the holder of the note or notes secured by this Deed of Trust, have been paid in full. You are here directed to cancel said note or notes and this Deed of Trust, have been paid in full. You are here directed to cancel said note or notes and this Deed of Trust, have been paid in full. You are here directed to cancel said note or notes and this Deed of Trust, have been paid in full. You are here directed to cancel said note or notes and this Deed of Trust, have been paid in full. You are here directed to cancel said note or notes and this Deed of Trust, have been paid in full. You are here directed to cancel said note or notes and this Deed of Trust, have been paid in full. You are here directed to cancel said note or notes and this Deed of Trust, have been paid in full. You are here directed to cancel said note or notes and this Deed of Trust, which are delivered hereby, and to reconverthous the person of persons legic.	The undersigned is the holde together with all other indebtednes directed to cancel said note or not without warranty, all the estate now	ss secured by this Deed of Trust, have otes and this Deed of Trust, which are	re been paid in full. You are hereby a delivered hereby, and to reconvey,
STATE OF WASHINGTON SKagit County ss: On this 18th day of November 1998 Defore me the undersigned, a Not Public in and for the State of Washington, duly commissioned and sworn, personally appeared Burton R. Brown and Toyce D. Brown to me known to be the individual(s) described in and who executed the foregoing instrument, a acknowledged to me that he/shorthey signed and sealed the said instrument his free and voluntary act and deed, for the uses and purposes therein mentioned. WITNESS my hand and official seal affixed the day and year in this certificate above written. Marcia J. Jennings My Commission expires: 10.5-2000		REQUEST FOR RECONVEYANCE	E
STATE OF WASHINGTON SKagit County ss: On this 18th day of November 1998 Public in and for the State of Washington, duly commissioned and sworn, personally appeared Burton R. Brown and Toyce D. Brown to me known to be the individual(s) described in and who executed the foregoing instrument, a acknowledged to me that he/sho(they) signed and sealed the said instrument		- 2000 Marcia J.	Tennings AGUNNIFN
STATE OF WASHINGTON STATE OF WASHINGTON On this 18 day of November 1998 Public in and for the State of Washington, duly commissioned and sworn, personally appeared	to me known to be the individual acknowledged to me that	dual(s) described in and who execu	uted the foregoing instrument, and sealed the said instrument as
X BURTON R BROWN JOYCE D BROWN NOTARY O PULL STATE OF WASHINGTON	Public in and for the State of Washir	ington, duly commissioned and sworn,	
x Benton & Brown x Jaco D. Bon	Charle	r ss:	O PULLS
	X Buty R Brown BURTON R BROWN	x Jaco	#: 01-0068-001303183-6

SB-13353

EXHIBIT "A"

PARCEL A:

Lot 2, SKAGIT COUNTY SHORT PLAT NO. 70-81, approved February 11, 1982, and recorded February 11, 1982, in Volume 5 of Short Plats, page 168, under Auditor's File No. 8202110029, records of Skagit County, Washington; being a portion of the North Half of the Northeast Quarter of the Southeast Quarter of Section 2, Township 35 North, Range 4 East of the Willamette Meridian.

PARCEL B:

An easement for ingress, egress, and utilities over that portion of Lot 4 shown as a 25 foot strip on SKAGIT COUNTY SHORT PLAT NO. 70-81, approved February 11, 1982, and recorded February 11, 1982, in Volume 5 of Short Plats, page 168, under Auditor's File No. 8202110029, records of Skagit County, Washington; being a portion of the North Half of the Northeast Quarter of the Southeast Quarter of Section 2, Township 35 North, Range 4 East of the Willamette Meridian.

Situated in Skagit County, Washington.

- END OF EXHIBIT "A"

WASHINGTON MUTUAL Loan Servicing P.O. Box 91006, SAS0304 Seattle, WA 98111

Washington CONSTRUCTION TERM RIDER TO SECURITY INSTRUMENT Mutual (Combination Construction and Permanent Loan)

Loan #:01-0068-001303183-6

THIS CONSTRUCTION TERM RIDER TO SECURITY INSTRUMENT ("Rider") is made this 11th day of November, 1998, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt and Security Agreement of the same date, as modified by any other addendums or riders thereto (the "Security Instrument"), which has been given by the undersigned (the "Borrower") to secure Borrower's Note of the same date to WASHINGTON MUTUAL BANK, a Washington Corporation (the "Lender"), as modified by any addendums or riders thereto, which Security Instrument covers the property described therein and located at the address shown below (the "Property"):

22528 GRIP RD, SEDRO-WOOLLEY, WA 98284

(Property Address)

Defined terms in the Note or the Security Instrument shall have the same meaning when used herein. To the extent that this Rider conflicts with the terms and conditions set forth in the Security Instrument, the terms and conditions set forth in this Rider shall control.

THE TERMS OF THE BORROWER'S LOAN PROVIDE FOR BOTH CONSTRUCTION AND PERMANENT FINANCING. THIS RIDER SETS FORTH THE PAYMENT TERMS AND CERTAIN OTHER PROVISIONS OF THE BORROWER'S LOAN APPLICABLE TO THE CONSTRUCTION LOAN PERIOD. THE SECURITY INSTRUMENT SECURES FUTURE ADVANCES.

ADDITIONAL COVENANTS. The Lender, the Borrower, and the Borrower's construction contractor have entered into a construction loan agreement (the "Construction Loan Agreement") which provides for the construction of a one to four family residence (which may be a manufactured or modular home) and certain other improvements (the "Improvements") on the Property. Accordingly, and in addition to the covenants and agreements made in the Note, Borrower and Lender further covenant and agree as follows:

974A (03-98)

Page 1 of 3

TO BE RECORDED

9811230086



A. CONSTRUCTION LOAN AGREEMENT SECURED BY SECURITY INSTRUMENT.

The Security Instrument also secures performance of my obligations under the Construction Loan Agreement. If I am in default under the Construction Loan Agreement, I will also be in default under the Note and Security Instrument, and the Lender shall be entitled to exercise all remedies for default permitted by the Note and/or the Security Instrument. While I am making interest only payments as provided in the first paragraph of Section B below, the Security Instrument shall be considered, for all intents and purposes, to be a "Construction Deed of Trust" (or as applicable, a Construction Mortgage or Deed to Secure Debt).

B. PAYMENT DURING CONSTRUCTION LOAN PERIOD.

Notwithstanding anything to the contrary in the Note or any other document related to my Loan, I will make payments of all accrued interest on the amount of funds actually disbursed by the Lender under the Construction Loan Agreement beginning on the 1st day of January, 1999, and on that day of each of the following 8 calendar months. I will begin making payments of principal and interest as provided in the Note on the 1st day of October, 1999

Notwithstanding the above, if construction of the Improvements has been completed in accordance with the provisions of the Construction Loan Agreement and the loan is fully disbursed prior to the due date of any interest only payment to be made under the immediately preceding paragraph, I will instead begin making payments of principal and interest as provided in the Note on the next Monthly Payment Date if requested to do so by the Lender.

C. SECURITY AGREEMENT.

The Security Instrument shall also constitute a Security Agreement with respect to all fixtures and personal property now or hereafter located at the Property and owned by Borrower, and with respect to all plans, permits, contracts, and payment and performance bonds in connection therewith, relating to construction of the improvements on the Property. The Security Agreement shall constitute a fixture filling with respect to any of the foregoing items which are deemed to be fixtures under applicable law. In the event of default, Lender shall have all rights and remedies with respect to such fixtures and personal property as are available under applicable law including, without limitation, the rights and remedies available to a secured party under the Uniform Commercial Code of the State where the Property is located.

D. SALE OR TRANSFER OF PROPERTY DURING CONSTRUCTION LOAN PERIOD.

Any provisions in the Note and Security Instrument which permit me to sell or otherwise transfer the property without paying my loan off in full are inapplicable until construction of the improvements has been completed, the loan has been fully disbursed, and I have commenced making principal and interest payments as provided above.

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Page 2 of 3

TO BE RECORDED





Lcan #:01-0068-001303183-6

F. OCCUPANCY AS PRINCIPAL RESIDENCE.

Borrower's obligation pursuant to Section 6 of the Security Instrument to use the Property as Borrower's principal residence shall commence 60 days after construction of the Improvements have been completed.

IN WITNESS WHEREOF, Borrower has executed this Construction Term Rider as of the day and year first written above.

BURTON R BROWN

JOYCÉ D BROWN

974C (03-96)

Page 3 of 3

TO BE RECORDED

9811230086



MANUFACTURED HOME RIDER TO SECURITY INSTRUMENT

01-0068-001303183-6

11th day of November,		INSTRUMENT ("Rider") is made this, and is incorporated into and shall be
deemed to amend and supple	ment the Mortgage Deed	of Trust, or Deed to Secure Debt and
Security Agreement of the same	e date as modified by any	other addendums or riders thereto (the
"Security Instrument") which h	as been given by the un	dersigned (the "Borrower") to secure
Borrower's Note of the same d	ate to Washington Militar	AT DANTE
bollower's Note of the Same of		
which Society Instrument source	('Lender'), as modified to	ed by any addendums or riders thereto,
below (the "Propert")	s the property described the	erein and located at the address shown
below (the "Property").		
22528 GRIP RD, SEDRO-WCC	LLEY, WA 98284	2"
	(Property Address)	
Defined terms in the Note or	the Security Instrument sha	all have the same meaning when used
herein. To the extent that this R	lider conflicts with the terms	and conditions set forth in the Security
Instrument, the terms and condi		
•		
		LUDES A MANUFACTURED HOME.
		RMS OF THE BORROWER'S LOAN
APPLICABLE TO THE MANUF	FACTURED HOME.	The state of the s
In addition to the covenants an	ud agreemente which are m	ade in the Note, Borrower and Lender
further covenant and agree as for		ade in the Note, burrower and Lender
Turtiler coveriant and agree as to	DIIOWS:	
1. Manufactured Home. The	Security Instrument shall a	also grant Lender a security interest in
	REDMAN	manufactured
nome, Model No. RIDGEDALE	. Seri	al No. 26285
(the "Manufactured Home"), which	ch Borrower intends to place	e (or which is already located) upon the
,		
3622A (03-96)	Page 1 of 2	
ween longs	-	TO BE RECORDED

9811230086



01-0068-001303183-6

Property, together with all furniture, furnishings, equipment, including heating, ventilation and air conditioning equipment, lighting, plumbing, and septic systems, pumps and other well equipment, decks, porches, and attached and detached garages and outbuildings which are located on the Property.

- 2. Titling and Title Elimination. If this box is checked, Borrower shall cause title to the Manufactured Home to be eliminated (or obtain an exemption from titling if state law provides for a titling exemption rather than title elimination) in accordance with applicable state law. If the loan secured by this Security Instrument is a construction loan and the title elimination/exemption box above has been checked, the title elimination or exemption shall be completed no later than the deadline for completion of the improvements and issuance of the final draw under the Borrower's Construction Loan Agreement. If the title elimination/exemption box above has not been checked, Borrower shall at all times keep the Manufactured Home properly titled and certificated under applicable state law. The title shall show Borrower as the sole registered owner and Lender as the sole lienholder (or legal owner, if that terminology is used by the state).
- 3. Security Agreement and Fixture Filing. The Security Instrument shall constitute a Security Agreement and Fixture Filing with respect to all items of collateral described in Section 1 above. As to any item of collateral which is deemed to be a fixture or personal property, Lender shall have those rights and remedies upon default as are available to a secured party under the Uniform Commerical Code of the State where the Property is located, in addition to all other rights and remedies available under applicable law.

IN WITNESS WHEREOF the parties have executed this Rider as of the day and year first above written.

RITOTIONI D. DOCUMI

OYCE D EHOWN

36228 (03-96)

Page 2 of 2

TO BE RECORDED

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