

WHEN RECORDED RETURN TO:

Western Financial Bank
Commercial Banking Group
15750 Alton Parkway
Irvine, CA 92618
#300-0010



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Kathy Hill, Skagit County Auditor
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WASHINGTON UCC-2 COUNTY AUDITOR FIXTURE FILING

1. Grantor(s): (last name first, and mailing address(es))

Zevely, James C. SSN: [REDACTED]
Zevely, Rhonda SSN: [REDACTED]
4808 Harbor View Place
Anacortes, WA 98221

2. Grantee(s)/Assignee/Beneficiary:

Western Financial Bank
Commercial Banking Group
15750 Alton Parkway
Irvine, CA 92618

3. Assignee(s) of Secured Party(ies):

THIS FIXTURE FILING SHALL COVER COLLATERAL THAT IS AFFIXED TO THE FOLLOWING DESCRIBED PROPERTY.

Reference Number: R81660

Short Legal Description: Lot 5, CLEARIDGE DIV. 1, according to the plat thereof, recorded in Volume 12 of Plats, pages 76 through 79, records of Skagit County, Washington

Assessor's Tax Parcel ID#: 4410-000-005-0001

Legal Description: See Exhibit "X" attached hereto

Additional on page _____

Additional on page _____

THIS FIXTURE FILING COVERS THE FOLLOWING DESCRIBED PROPERTY

All Fixtures; whether any of the foregoing is owned now or acquired later; all accessions, additions, replacements, and substitutions relating to any of the foregoing; all records of any kind relating to any of the foregoing; all proceeds relating to any of the foregoing (including insurance, general intangibles, and accounts proceeds), together with the following specifically described property: See Exhibit "A" attached hereto and made a part hereof.

4. The debtor is the record owner.

5. This statement is signed by the Secured Party(ies) instead of the Debtor(s) to perfect a security interest in collateral: (Please check appropriate box)

(a) already subject to security interest in another jurisdiction when it was brought into this state, or when the debtor's location was changed to this state, or

(b) which is proceeds of the original collateral described above in which a security interest was perfected, or

(c) as to which the recording has lapsed, or

(d) acquired after a change of name, identity, or corporate structure of the debtor(s).

6. Complete fully if box (d) is checked:

complete as applicable for (a), (b), and (c):

Original recording number _____

Office where recorded _____

Former name of debtor(s) _____

Dated July 24, 2000. X

James C. Zevely and Rhonda Zevely

TYPE NAME(S) OF DEBTOR(S) (or assignor(s))

SIGNATURE(S) OF DEBTOR(S) (or assignor(s))

COPY 2 - FILE COPY - DEBTOR

Western Financial Bank

TYPE NAME(S) OF SECURED PARTY(IES) (or assignee(s))

SIGNATURE(S) OF SECURED PARTY(IES) (or assignee(s))

FORM APPROVED FOR USE IN THE STATE OF WASHINGTON

EXHIBIT A

- A. All fixtures and articles of property now or hereafter attached to, or used or adapted for use in the operation of, the below described real estate (the "Property") (whether such items be leased, be owned absolutely or subject to any title retaining or security instrument, or be otherwise used or possessed), including without limitation all heating, cooling, air conditioning, ventilating, refrigerating, plumbing, generating, power, lighting, laundry, maintenance, incinerating, lifting, cleaning, fire prevention and extinguishing, security and access control, cooking, gas electric and communication fixtures, equipment and apparatus, all engines, motors, conduits, pipes, pumps, tanks, ducts, compressors, boilers, water heaters and furnaces, all ranges, stoves disposers, refrigerators and other appliances, all escalators and elevators, all cabinets, partitions, mantels, built-in mirrors, window shades, blinds, screens, awnings, and draperies, all furnishings of public spaces, halls and lobbies, and all shrubbery and plants.
- B. All present and future contracts and policies of insurance which insure said real estate or any building, structures or improvements thereon, or any such fixtures or personal property, against casualties and theft, and all monies and proceeds and rights thereto which may be or become payable by virtue of any such insurance contracts or policies.
- C. All the rents, revenues, issues, profits and income of the Property, and all right, title and interest of Debtor in and to all present and future leases and other agreements for the occupancy or use of all or any part of the Property, and all right, title and interest of Debtor thereunder, including without limitation all cash or security deposits, advance rentals and deposits or payments of similar nature, together with all guaranties of tenants' or occupants' performances thereunder.
- D. All Debtor's right, title and interest in materials, supplies, and other goods, collectively referred to as "materials", now owned or hereafter acquired, wherever located, whether in the possession of the Debtor, warehouseman, bailee or any other person, purchased for use in the construction or furnishing of improvements on the said real estate, together with any documents covering such materials, all contract rights and general intangibles relating to such materials, and proceeds of such materials, documents, contract rights, and general intangibles.
- E. All Debtor's right, title and interest in all site plans, plats, architectural plans, specifications, work drawings, surveys, engineering reports, test borings, market surveys, and other work products relating to the development of the property.
- F. All Debtor's rights under the construction contract relating to improvements on the property, and all amendments thereto, together with all of the right, title and interest of the Debtor in, to and under any and all performance, payment, completion or other surety bonds now or hereafter issued by any surety in connection with or related to the aforesaid construction contract, insofar as the same may be transferable by the Debtor without breach of the agreement or bond referred to.

EXHIBIT A

MF-512.FRM (08/96)



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G. All Debtor's right, title and interest in all tangible personal property used or useful in connection with the ownership, development, operation or maintenance of the buildings, improvements, and land, including without limitation all permits, licenses and franchises with respect to the property, the exclusively right to use any trade names, all contract rights (including, but not limited to, architectural, engineering and rental agreements, escrow accounts, insurance policies, deposits (including but not limited to tenant deposits), instruments, documents of title, general intangibles, and business records pertaining to the buildings, improvements, and land, excluding only cash on hand in bank accounts.

I. All products and proceeds of all of the foregoing.

J. The property referenced above is described on the next page.

EXHIBIT A

MF-512.FRM (08/98)



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Exhibit "X"

Lot 5, CLEARIDGE DIV. I, according to the plat thereof, recorded in Volume 12 of Plats, pages 76 through 79, records of Skagit County, Washington.

Situated in Skagit County, Washington.



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