

When Recorded Return to:  
RETA WOODWARD  
820-C North 8<sup>th</sup> Street  
Mount Vernon WA 98274



200110160058  
Skagit County Auditor

10/16/2001 Page 1 of 5 11:47:49AM

Island Title Company  
Order No: BE5118 MJJ

B1 8838 ✓

**DEED OF TRUST**  
(For use in the State of Washington only)

THIS DEED OF TRUST, made this October 11, 2001

CHRIS GARLINGHOUSE, a single individual  
**GRANTOR**, whose address is 22855 Coyote Lane, Mount Vernon WA 98273

Island Title Company, a Washington Corporation  
**TRUSTEE**, whose address is 839 S Burlington Boulevard  
P. O. Box 670, Burlington WA 98233  
and

RETA JEAN WOODWARD, individual  
**BENEFICIARY**, whose address is 8201-C North 8<sup>th</sup> Street, Mount Vernon WA 98274

WITNESSETH, Grantor hereby bargains, sells and conveys to Trustee in Trust, with power of sale, the following described real property in Skagit County, Washington:

Lot 4, SP#95-019, being a portion of the East Half of the Northeast Quarter of Section 26, Township 33 North, Range 4 East of the Willamette Meridian as more fully described in Exhibit "A" which is attached hereto and made a part hereof.

Tax Account No.: 330426-1-001-0103 P17330 and 330426-1-001-0300 P111678

**This property may not be sold or transferred without Beneficiary's consent. Upon breach of this provision, Beneficiary may declare all sums secured by this Deed of Trust immediately due and payable, unless prohibited by applicable law.**

Which real property is not used principally for agricultural or farming purposes, together with all the tenements, hereditaments, and appurtenances now or hereafter thereunto belonging or in any wise appertaining, and the rents, issues and profits thereof.

This deed is for the purpose of securing performance of each agreement of grantor herein contained, and payment of the sum of ONE HUNDRED EIGHTY-FIVE THOUSAND AND 00/100 ( \$185,000.00) Dollars with interest, in accordance with terms of a promissory note of even date herewith, payable to Beneficiary or order, and made by Grantor, and all renewals, modifications and extensions thereof, and also such further sums as may be advanced or loaned by Beneficiary to Grantor or any of their successors or assigns, together with interest thereon at such rate as shall be agreed upon.

To protect the security of this Deed of Trust, Grantor covenants and agrees:

1. To keep the property in good condition and repair; to permit no waste thereof; to complete any building, structure, or improvement being built or about to be built thereon; to restore promptly and building, structure or improvement thereon which may be damaged or

destroyed; and to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the property.

2. To pay before delinquent all lawful taxes and assessments upon the property; to keep the property free and clear of all other charges, liens or encumbrances impairing the security of this Deed of Trust.

3. To keep all buildings now or hereafter erected on the property described herein continuously insured against loss by fire or other hazards in an amount not less than the total debt secured by this Deed of Trust. All policies shall be held by the Beneficiary, and be in such companies as the Beneficiary may approve and have loss payable first to the Beneficiary, as its interest may appear, and then to the Grantor. The amount collected under any insurance policy may be applied upon and indebtedness hereby secured in such order as the Beneficiary shall determine. Such application by the Beneficiary shall not cause discontinuance of any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of the Grantor in insurance policies then in force shall pass to the purchaser at the foreclosure sale.

4. To defend any action of proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee, and to pay all costs and expenses, including cost of title search and attorney's fees in a reasonable amount, in any such action or proceeding, and in any suit brought by Beneficiary to foreclose this Deed of Trust.

5. To pay all costs, fees and expenses in connection with this Deed of Trust, including the expenses of the Trustee incurred in enforcing the obligation secured hereby and Trustee's and attorney's fees actually incurred, as provided by statute.

6. Should Grantor fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances or other charges against the property hereinabove described, Beneficiary may pay the same, and the amount so paid, with interest at the rate set forth in the note secured hereby, shall be added to and become a part of the debt secured in this Deed of Trust.

IT IS MUTUALLY AGREED THAT:

1. In the event any portion of the property is taken or damaged in an eminent domain proceeding, the entire amount of the award or such portion as may be necessary to fully satisfy the obligations secured hereby, shall be paid to Beneficiary to be applied to said obligation.

2. By accepting payment of any sum secured hereby after its due date, Beneficiary does not waive its right to require prompt payment when due of all other sums so secured or to declare default for failure to so pay.

3. The Trustee shall reconvey all or any part of the property covered by this Deed of Trust to the person entitled thereto, on written request of the Grantor and the Beneficiary, or upon satisfaction of the obligations secured and written request for reconveyance made by the Beneficiary or the person entitled thereto.

4. Upon default by Grantor in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, all sums secured hereby shall immediately become due and payable at the option of the Beneficiary. In such event and upon written request of Beneficiary, Trustee shall sell the trust property, in accordance with the Deed of Trust Act of the State of Washington, at public auction to the highest bidder. Any person except Trustee may bid at Trustee's sale. Trustee shall apply the proceeds of the sale as follows: (1) to the expense of the sale, including a reasonable Trustee's fee and attorney's fee; (2) to the obligation secured by the Deed of Trust; (3) the surplus, if any, shall be distributed to the persons entitled thereto.

5. Trustee shall deliver to the purchaser at the sale its deed, without warranty, which shall convey to the purchaser the interest in the property which Grantor had or had the power to convey at the time of his execution of this Deed of Trust, and such as he may have acquired thereafter. Trustee's deed shall recite the facts showing that the sale was conducted in compliance with all the requirements of law and of this Deed of Trust, which recital shall be prima facie evidence of such compliance and conclusive evidence thereof in favor of bona fide purchaser and encumbrances for value.



6. The power of sale conferred by this Deed of Trust and by the Deed of Trust Act of the State of Washington is not an exclusive remedy; Beneficiary may cause this Deed of Trust to be foreclosed as a mortgage.

7. In the event of death, incapacity, disability or resignation of Trustee, Beneficiary may appoint in writing a successor trustee, and upon the recording of such appointment in the mortgage records of the county in which this Deed of Trust is recorded, the successor trustee shall be vested with all powers of the original trustee. The trustee is not obligated to notify the party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Grantor, Trustee or Beneficiary shall be a party unless such action or proceeding is brought by the Trustee.

8. This Deed of Trust applies to, inures to the benefit of, and is binding not only on the parties hereto, but on their heirs, devisees, legatees, administrators, executors and assigns. The term Beneficiary shall mean the holder and owner of the note secured hereby, whether or not named as Beneficiary herein.

Chris Garlinghouse 10-12-01  
CHRIS GARLINGHOUSE Date

STATE OF WASHINGTON  
COUNTY OF Skagit

I certify that I know or have satisfactory evidence that CHRIS GARLINGHOUSE the person(s) who appeared before me, and said person(s) acknowledged that she signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes therein mentioned in this instrument.

Dated: October 12, 2001

Marcia J. Jennings  
Marcia J. Jennings  
Notary Public in and for the State of Washington  
Residing at Sedro Woolley  
My appointment expires: 10/5/2004

**REQUEST FOR FULL RECONVEYANCE**

*Do not record. To be used only when note has been paid.*

TO: TRUSTEE

The undersigned is the legal owner and holder of the note and all other indebtedness secured by the within Deed of Trust. Said note, together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said note above mentioned, and all other evidences of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now held by you thereunder.

Dated \_\_\_\_\_ 19 \_\_\_\_.

BY: \_\_\_\_\_



**PARCEL A:**

Lot 4, Short Plat No. 95-019, approved August 2, 1996, recorded August 22, 1996, in Book 12 of Short Plats, pages 134 and 135, under Auditor's File No. 9608220061, records of Skagit County, Washington, and amended by affidavit recorded October 24, 1996 under Auditor's File No. 9610240051, records of Skagit County, Washington, and being a portion of the East Half of the Northeast Quarter of Section 26 and of the Southwest Quarter of the Northwest Quarter of Section 25, Township 33 North, Range 4 East of the Willamette Meridian,

TOGETHER WITH those portions of Lot 3, of said Short Plat No. 95-019, described as follows:

1. Beginning at the Northwest corner of said Lot 3;  
Thence South 00°39'36" East, along the West line of said Lot 3, to which an intersection with an existing fence as shown on the face of said Short Plat;  
Thence Southeasterly along said existing fence, to its intersection with the West line of Lot 4 of said Short Plat;  
Thence North 01°14'02" West, along the West line of said Lot 4, to the Northwest corner thereof;  
Thence North 88°45'58" East a distance of 466.69 feet to the Northeast corner of said Lot 4;  
Thence South 01°14'02" East a distance of 442.52 feet to the Southeast corner of said Lot 4;  
Thence North 88°45'58" East, along the Easterly extension of the South line of said Lot 4, to the East line of said Lot 3;  
Thence North 00°40'05" West, along the East line of said Lot 3, to the Northeast corner thereof;  
Thence South 87°02'04" West, along the North line of said Lot 3, a distance of 1,303.96 feet to the point of beginning.
2. Beginning at the most Northerly Southeast corner of said Lot 4 of said Short Plat No. 95-019;  
Thence South 88°45'58" West, along the South line of said Lot 4, a distance of 197.10 feet;  
Thence South 17°34'29" West a distance of 427.66 feet to the true point of beginning;  
Thence continuing South 17°34'29" West a distance of 124.80 feet to the North margin of State Highway No. 534;  
Thence North 46°43'45" West, along said North margin, a distance of 61.97 feet;  
Thence Northeasterly along a non-tangent curve concave to the Northwest whose radius point bears North 43°16'15" East a distance of 25.00 feet through a central angle of 115°41'46" an arc length of 50.48 feet;  
Thence North 17°34'29" East a distance of 115.68 feet;  
Thence Southeasterly along a non-tangent curve concave to the Northeast whose radius point bears South 72°25'31" East a distance of 50.00 feet through a central angle of 47°59'28" an arc length of 41.88 feet;  
Thence South 30°25'00" East a distance of 4.68 feet to the true point of beginning;

EXCEPT that portion of said Lot 4, Short Plat No. 95-019, described as follows:

Beginning at the Southwest corner of said Lot 4;  
Thence North 01°14'02" West, along the West line of said Lot 4, to an intersection with the most Southerly "existing fence" as shown on the face of said Short Plat;  
Thence Southeasterly, along said existing fence, to its intersection with the South line of said Lot 4;  
Thence South 88°45'58" West, along said South line, to the point of beginning

ALSO EXCEPT that portion of said Lot 4, Short Plat No. 95-019, described as follows:

Beginning at the most Northerly Southeast corner of said Lot 4;  
Thence South 88°45'58" West, along the South line of said Lot 4, a distance of 197.10 feet;  
Thence South 17°34'29" West a distance of 387.38 feet to the true point of beginning;



Thence Southwesterly along the arc of a curve to the left with a radius of 30.00 feet through a central angle of 47°59'28" an arc distance of 25.13 feet;  
Thence South 30°25'00" East a distance of 168.13 feet;  
Thence South 69°57'49" West a distance of 20.34 feet;  
Thence North 30°25'00" West a distance of 159.80 feet;  
Thence North 17°34'29" East a distance of 40.28 feet to the true point of beginning.

**PARCEL B:**

An easement for ingress, egress, and utilities over, under and across a strip of land 20 feet in width more particularly described as follows:

That portion of Lot 3, Short Plat No. 95-019, approved August 2, 1996, recorded August 22, 1996, in Book 12 of Short Plats, pages 134 and 135, under Auditor's File No. 9608220061, records of Skagit County, Washington, and being a portion of the East Half of the Northeast Quarter of Section 26 and of the Southwest Quarter of the Northwest Quarter of Section 25, Township 33 North, Range 4 East of the Willamette Meridian, described as follows:

Beginning at the most Northerly Southeast corner of Lot 4 of said Short Plat No. 95-019;  
Thence South 88°45'58" West along the South line of said Lot 4, a distance of 197.10 feet;  
Thence South 17°34'29" West a distance of 427.66 feet to the true point of beginning;  
Thence North 30°25'00" West a distance of 26.92 feet;  
Thence North 17°34'29" East a distance of 26.93 feet;  
Thence South 30°25'00" East a distance of 26.92 feet;  
Thence South 17°34'29" West a distance of 26.93 feet to the true point of beginning.

ALL Situated in Skagit County, Washington.