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Filed for Record at Request of				
Name		THIS SPACE RESERV	ED FOR RECORDER'S	SUSE:
Name				
Address	·			
City and State				
After Recording Return To:				
CitiFinancial Mortgage Company				
P O Box 140759				
Irving, TX 75014				
and a second and a second a s				
LAND TITLE COMPANY OF SKAGIT COUNT	Daca L			
WOMAN, AS HER SEPARATE PROPERTY	, between KELLY	K. FERGUSON	, A SINGLE ,	Grantor,
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WOMAN, AS HER SEPARATE PROPERTY whose address is 1200 CARPENTER ST, MT VERNO Land Title Company 111 E. George Hopper Road, P.O. Box 445, Burling and CitiFinancial Mortgage Company, Inc.	DN, WA 98274 gton, WA 98233	, [,]	, Γrustee, whose a	•
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the event of foreclosure, all rights of the Grantor in insurance policies then in force shall pass to the purchaser at the foreclosure sale.

ITEM 25334L1 (0003)

4. To defend any action or 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 fee 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 thereof as may be necessary to fully satisfy the obligation 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 obligation secured and written request for reconveyance made by the Beneficiary or the person entitled thereto. Grantor agrees to pay reconveyance and releasing fees paid to third parties.

4. Upon default by Grantor in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, or if all or part of the property is sold or transferred by Grantor without the Beneficiary's prior written consent, 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, (as amended), 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 fees; (2) to the obligation secured by this Deed of Trust; (3) the surplus, if any shall be distributed to the persons entitled thereto or may be deposited (less clerk's filing fee) with the clerk of the superior court of the county in which sale takes place.

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 purchasers and encumbrancers 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 the 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 any 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, devices, legatees, administrators, executors, successors and assigns. The term Beneficiary shall mean the holder and owner of the Note secured hereby, whether or not named as Beneficiary herein.

KELLY K. FERGUSON STATE OF WASHINGTON COUNTY OF <i>PIEPCE</i> Ss. On this day personally appeared before me <i>KELLY K FERGUSON</i> to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that <i>S</i> H(<i>T</i> . <i>MC</i> served the same as <i>HER</i> and voluntary act antide of signal set this <i>I S</i> day of <i>FEOR WARY</i> , <i>JODJ</i> , <i>MELIC</i> <i>Notary Public in and for the State of Washington</i> residing at <i>La K BOR</i> <i>MASKING</i> <i>MASKING</i> TEM 25334L2 (0003)	× Kelly K. Fliguson
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Notary Public in and for the State of Washington residing at HARBOR	
ITEM 25334L2 (0003)	
	WASHING TO residing at CIG HARBOR
Skagit County Auditor 2/20/2002 Page 2 of 2 8:41AM	Skagit County Auditor