



200210240070

Skagit County Auditor

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MORTGAGE

This mortgage is given by Debra Dawn Lahr, an unmarried woman, hereinafter called Borrower, to Luther Lee Galbreath, an unmarried man, hereinafter called Lender, to secure the payment of the PRINCIPAL SUM of \$85,204.57 (US), together with interest of a yearly rate of 6.1250%.

This mortgage is secured by the property located at 41760 Lower Finney Creek Road, Sedro Woolley, WA 98284; Legal Description (of 7.5 acres w/ home) Attached.

P42569 Pt 1/2 SE 13-35-7

Borrower further covenants and agrees that:

Borrower shall maintain adequate insurance on the property.

The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of the Lender and the Borrower.

Upon payment of all sums secured by this Mortgage Deed, Lender will surrender this Mortgage Deed, and all notes evidencing debt secured by this Mortgage Deed, to the Borrower.

Borrower further warrants to Lender that Borrower is indefeasibly seized of said land in fee simple; that the Borrower has lawful authority to mortgage said land and that said land is free and clear of all encumbrances except as may be expressly contained herein.

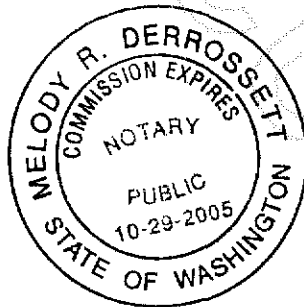
This Mortgage is upon the Statutory Condition and the other conditions set forth herein, for breach of which Lender shall have the Statutory Power of Sale to the extent existing under State Law.

By signing below, both parties accept and agree to the terms of this agreement.

X

Debra D. Lahr

Debra D. Lahr



UNOFFICIAL INSTRUMENT

STATE of WASHINGTON,
Skagit County;

On this 24th day of October, 2002, before me the undersigned a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared _____
Debra D. Lahr

to me known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged to me that she signed and sealed the said instrument as her 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.

My Commission expires: 10/29/2005

Notary Public in and for the State of Washington residing at _____

Melody R. Derossert
Burlington



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DESCRIPTION:

That portion of the South $\frac{1}{2}$ of the Southeast $\frac{1}{4}$ of Section 13, Township 35 North, Range 7 East, W.M., described as follows:

Beginning at a point 785 feet East of the south $\frac{1}{2}$ corner of said subdivision;
thence North 52° East a distance of 780 feet;
thence South 60° East a distance of 810 feet;
thence South to the South line of Section 13;
thence Westerly along said Section line to the place of beginning, EXCEPT that portion, if any, lying within the Southeast $\frac{1}{4}$ of the Southeast $\frac{1}{4}$ of the Southeast $\frac{1}{4}$ of said Section 13.

EXCEPTING therefrom a strip of land 30 feet in width in Lot 7, Southeast $\frac{1}{4}$ of the Southwest $\frac{1}{4}$ and South $\frac{1}{2}$ of the Southeast $\frac{1}{4}$ of Section 13, Township 35 North, Range 7 East, W.M., being 15 feet on each side of the following described centerline: From a point on the centerline of the Puget Sound & Cascade Railway, which point bears North $30^{\circ}12'$ West, a distance of 1528.67 feet from the South $\frac{1}{2}$ corner of said Section 13, and which is the initial point of this description, run South $55^{\circ}07'30''$ East 195.8 feet;
thence South $73^{\circ}12'30''$ East 195.8 feet;
thence South $73^{\circ}12'30''$ East 167.4 feet;
thence South $86^{\circ}40'30''$ East 947.0 feet;
thence South $59^{\circ}05'30''$ East 562.0 feet;
thence South $28^{\circ}27'30''$ East 206.0 feet;
thence South $36^{\circ}52'30''$ East 316.2 feet;
thence South $71^{\circ}42'30''$ East 475.4 feet;
thence South $75^{\circ}54'30''$ East 448.5 feet;
thence South $48^{\circ}39'$ East 290 feet, more or less, to the South line of Section 13, Township 35 North, Range 7 East, W.M.

situate in the County of Skagit, State of Washington.



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