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Puget Sound Investors P.O. Box 2116 Mount Vernon, WA 98273

DOCUMENT TITLE:

GRANTORS:

GRANTEE/BENEFICIARY:

GRANTEE/TRUSTEE: LEGAL DESC.:

TAX PARCEL NO.:

MEMORANDUM OF ADVANCEMENT AGAINST DEED OF TRUST WATKINS, GEARY, WATKINS, TERESA R., and WATKINS, MARK

PUGET SOUND INVESTORS

FIRST AMERICAN TITLE COMPANY Lot 36, Heart O' the Skagit River Tracts

3923-000-036-0006 (P65656)

MEMORANDUM OF ADVANCEMENT AGAINST DEED OF TRUST

GEARY WATKINS and TERESA R. WATKINS, husband and wife, and MARK WATKINS, as GRANTORS, executed a Deed of Trust in favor of FIRST AMERICAN TITLE COMPANY, as TRUSTEE, the successor beneficiary of which is DAVID A. WELTS KEOGH PLAN, on December 24, 2002, and which was recorded on December 24, 2002, in the office of the Auditor of Skagit County, Washington, under Auditor's File No. 200212240136, with respect to that real property described as follows:

Lot 36, Heart O' the Skagit River Tracts, according to the plat thereof recorded in Volume 9 of Plats, pages 1, 2 and 3, records of Skagit County, Washington.

The beneficiary, pursuant to the terms and conditions of the said Deed of Trust, has advanced an additional sum of SIX THOUSAND AND NO/100 DOLLARS (\$6,000.00) against the said Deed of Trust, thereby increasing the total sum secured by the said Deed of Trust to TWENTY EIGHT THOUSAND AND NO/100 DOLLARS (\$28,000.00), all of which is secured pursuant to the terms and conditions of the said Deed of Trust.

Dated: January /4, 2003.

GEARY WATKINS

TERESA R. WATKINS

MARK WATKINS

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STATE OF WASHINGTON)
County of Skagit) ss.)

On this day personally appeared before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, MARK WATKINS, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged that he signed the said instrument as his free and voluntary act and deed for the uses and purposes therein mentioned.

On this day personally appeared before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, GEARY WATKINS and TERESA R. WATKINS, to me known to be the individuals described in and who executed the foregoing instrument, and acknowledged that they signed the said instrument as their free and voluntary act and deed for the uses and purposes therein mentioned.

Witness my hand and official seal this 27th day of January, 2003.

NOVARY PUBLIC in and for the State of Washington, residing at Yernon.

My appointment expires 12/10/03

County of Skagit



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