

WHEN RECORDED RETURN TO:

Name: LTC O
Address: _____
City, State, Zip _____



200408050031
Skagit County Auditor

8/5/2004 Page 1 of 3 8:53AM

Stewart Title Guaranty Company

LAND TITLE OF SKAGIT COUNTY

LPB No. 20

**Deed of Trust
Short Form**

(For Use in the State of Washington Only)

THIS DEED OF TRUST, made this 27th day of JULY, 2004,
between

CHARLES W ROWLAND + MARLEEN O. ROWLAND: H+WIFE, GRANTOR,

whose address is 313 SW. 38th PL., MOUNT VERNON, WA. 98274

STEWART TITLE GUARANTY COMPANY, a corporation, TRUSTEE, whose address is 700 5th Avenue,
Suite 5500, Seattle, Washington 98104 and NORMAN R. PENNINGTON, A SINGLE MAN, DAA

STEVEN W. DOTY AND SHIRLEY DOTY AND ZADA PROFESSIONAL SERVICES, BENEFICIARY,

whose address is 3411 JUNCO PLACE, 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 75 MADDOX CREEK PUO PHASE I, VOLUME 15,
PAGES 121-130, RECORDS OF SKAGIT CO., WASHINGTON

Tax Account Number: 4681-000-075-0000: P169369

TOGETHER WITH all the tenements, hereditaments and appurtenances, now or hereafter thereunto belonging or
in anywise appertaining, and the rents, issues and profits thereof and all other property or rights of any kind or
nature whatsoever further set forth in the Master Form Deed of Trust hereinafter referred to, SUBJECT,
HOWEVER, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and
apply such rents, issues and profits.

THIS DEED IS FOR THE PURPOSE OF SECURING PERFORMANCE of each agreement of Grantor incorporated by
reference or contained herein and payment of the sum of FIFTY THOUSAND AND 00/100 —

Dollars (\$ 50,000.00) with interest thereon according to the terms of a promissory
note of even date herewith, payable to Beneficiary or order and made by Grantor, all renewals, modifications or 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.

By executing and delivering this Deed of Trust and the Note secured hereby, the parties agree that all provisions of Paragraphs
1 through 35 inclusive of the Master Form Deed of Trust hereinafter referred to, except such paragraphs as are specifically
excluded or modified herein, are hereby incorporated herein by reference and made an integral part hereof for all purposes the
same as if set forth herein at length, and the Grantor hereby makes said covenants and agrees to fully perform all of said
provisions. The Master Form Deed of Trust above referred to was recorded on the twenty-fifth (25th) day of July, 1968, is the
Official Records of the offices of the County Auditors of the following counties in Washington in the book and at the page
designated after the name of each county, to-wit:

The undersigned Grantor requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at the address hereinbefore set forth.

COUNTY	BOOK OR VOL.	PAGE NO.	AUDITORS FILE NO.
Adams	2 of Record Instr.	513-16	122987
Asotin			101896
Benton	241 of Official Rec.	695 A-C	592931
Chelan	688 of Official Rec.	1682-1685	681844
Challam	315 of Official Rec.	195-198	383176
Clark	Aud. Microfilm No.	702859-702862	G-519253
Columbia	49 of Deeds	198-201	F-3115
Cowlitz	747 of Official Rec.	234-237	675475
Douglas	125 of Mortgages	120-123	151893
Ferry	28 of Deeds	413-416	153150
Franklin	11 of Official Rec.	138-141	309636
Garfield			13044
Grant	44 of Rec. Doc	373-376	538241
Grays Harbor	21 of General	31-34	207544
Island	181 of Official Rec.	710-713	211628
Jefferson	4 of Official Rec.	316-319	196853
King	5690 of Mts.	436-439	6382306
Kitsap	929 of Official Rec.	480-483	934770
Kittitas	111 of Mts.	361-364	348693
Skagit	101 of Mts.	107-110	131095
Lewis	7 of Official Rec.	839-842	725562
Lincoln	107 of Mortgages	776-779	316596
Mason	Reel 48	Frame 835-838	236038
Okanogan	121 of Mortgages	517-519A	560658
Pacific	213 of Official Rec.	649-652	55707
Pend Oreille	27 of Mts.	8-11	126854
Pierce	254 of Mts.	707-710	2250796
San Juan	28 of Mts.	459-462	69282
Skagit	9 of Official Rec.	80-83	716277
Skanania	47 of Mts.	41-44	70197
Snohomish	233 of Official Rec.	540-543	2043549
Spokane	14 of Official Rec.	1048-1051	376267C
Stevens	109 of Mts.	394-397	390635
Thurston	454 of Official Rec.	731-734	785350
Wahkiakum	17 of Mortgages	89-92	24732
Walla Walla	308 of Mts.	711-714	495721
Whatcom	82 of Official Rec.	855-858	1047522
Whitman	of Misc.	291-294	382282
Yakima	712 of Official Rec.	147-150	2170555

A copy of such Master Form Deed of Trust is hereby furnished to the person executing this Deed of Trust and by executing this Deed of Trust the Grantor acknowledges receipt of such Master Form Deed of Trust.

The property which is the subject of this Deed of Trust is not used principally or primarily for agricultural or farming purposes.

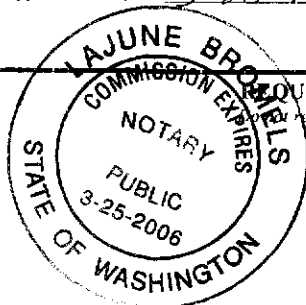
[Signature]
[Signature]

STATE OF WASHINGTON)

COUNTY OF Skagit)

On this 31st day of Aug 2004,
before me, the undersigned, a notary public in and
for the State of Washington, duly commissioned and
sworn, personally appeared
Charles & Maureen Rowland
known to me to be the individual(s) described in and who
executed the within instrument and acknowledged that
they signed and sealed the same as their free and
voluntary act and deed, for the uses and purposes herein
mentioned.

Printed Name: Lajune Bromels
Notary Public in and for the State of Washington
Residing at MT Vernon
My appointment expires 3-25-06



STATE OF WASHINGTON)

COUNTY OF Skagit)

I certify that I know or have satisfactory evidence that

is the person who appeared before me, and said person
acknowledged that signed this instrument, on oath
stated that was authorized to execute the
instrument and acknowledged it as
of

to be the free and voluntary act of such party for the uses
and purposes mentioned in the instrument.

Dated:

Printed Name:

Notary Public in and for the State of Washington

Residing at

My appointment expires

REQUEST FOR FULL RECONVEYANCE

To be used only when note has been paid.



200408050031

Skagit County Auditor

8/5/2004 Page

2 of

3 8:53AM

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 _____



200408050031
Skagit County Auditor

8/5/2004 Page

3 of

3 8:53AM