

200503240015  
Skagit County Auditor

3/24/2005 Page 1 of 4 9:00AM

Account No. 9502337  
When Recorded Mail To:  
GMAC Mortgage Corporation  
Capital Markets/Home Equity  
100 Witmer Road  
Horsham, PA 19044-0963

SPACE ABOVE THIS LINE FOR RECORDER'S USE

### REQUEST FOR NOTICE

Request is hereby made that a copy of any Notice of Sale described in RCW 61.24.040(1)(f) under that certain Deed of Trust recorded on November 8, 2004, under Auditor's File No. 200411080196, records of Skagit County, Washington, and affecting the following described real property:

THE LAND REFERRED TO IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, AND IS DESCRIBED AS FOLLOWS: LOT 66, WILDWOOD LANE, REPLAT OF LOTS 4 THROUGH 7, ASSESSOR'S PLAT OF HENRY W. MCFADDEN ESTATE, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 10 OF PLATS, PAGES 46 AND 47, RECORDS OF SKAGIT COUNTY, WASHINGTON

Tax ID Number: P78266

be sent by both first class and either registered or certified mail, return receipt requested, to GMAC Mortgage Corporation at 100 Witmer Road, Horsham, PA 19044-0963.

Dated January 19, 2005

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Andrew E. Klingman

Julia G. Mcneil

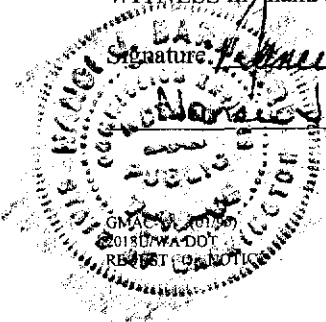
STATE OF WASHINGTON  
COUNTY OF Skagit SS

On January 23, 2005 before me, the undersigned, a Notary Public in and for said State, personally appeared Andrew E. Klingman, As His Separate Estate And Julia G. Mcneil, As Her Separate Estate personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name (s) subscribed to the within instrument and acknowledged that they executed the same.

WITNESS my hand and official seal.

Signature: Jane J. Barnhard

Jane J. Barnhard  
Name (typed or printed)



**Schedule A**

The Land Referred To Is Situated In The State Of Washington, County Of Skagit, And Is Described As Follows: Lot 6B, Wildwood Lane, Replat Of Lots 4 Through 7, Assessor'S Plat Of Henry W. Mcfadden Estate, According To The Plat Thereof Recorded In Volume 10 Of Plats, Pages 46 And 47, Records Of Skagit County, Washington



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## PLANNED UNIT DEVELOPMENT RIDER

**THIS PLANNED UNIT DEVELOPMENT RIDER** is made as of January 20, 2005; it is part of and amends and supplements the Mortgage, Deed of Trust or Deed to Secure Debt (*the "Security Instrument"*) of even date herewith from the undersigned to GMAC Mortgage Corporation (*"GMAC"*). All terms defined in the Security Instrument shall have the same meaning when used in this Rider.

The Property is a parcel of land and a dwelling, which, together with similar parcels and dwellings and certain common areas and facilities or "common elements", all as described in The Declaration of Wildwood the ("Declaration"), forms a planned unit development known as Wildwood (*the "PUD"*).

**ADDITIONAL AGREEMENTS.** In addition to the agreements in the Security Instrument, we agree with GMAC as follows:

**1. PUD OBLIGATIONS.** We shall perform all of our obligations under applicable law and the: (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document required to establish the Homeowners Association or equivalent entity managing the common elements of the PUD (*the "Owners Association"*); and (iii) bylaws, if any, or other rules or regulations of the Owners Association. Without limiting the generality of the foregoing, we shall pay when due all assessments imposed by the Owners Association.

**2. HAZARD INSURANCE.** Any hazard insurance proceeds payable to us in lieu of restoration or repair of the common elements of the PUD are hereby assigned to GMAC and shall be applied as set forth in the Security Instrument.

**3. CONDEMNATION.** Our entire interest in the proceeds of any condemnation of all or any part of the common elements of the PUD is hereby assigned to GMAC. Such proceeds shall be applied as set forth in the Security Instrument.

**4. GMAC's PRIOR CONSENT.** Absent GMAC's prior written consent, we shall not consent to:



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(a) The abandonment or termination of the PUD;

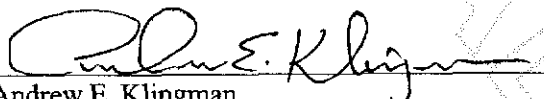
(b) Any amendment to the documents described in 1 above, including but not limited to, any amendment which would change the percentage interests of the unit owners in the common elements of the PUD;

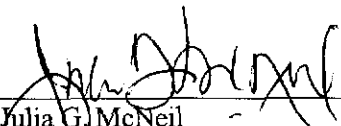
(c) Any decision by the Owners Association to terminate professional management and assume self-management of the PUD; or

(d) The transfer, release, encumbrance, partition or subdivision of all or any part of the PUD's common elements, except for easements for utilities and the like.

**5. REMEDIES. WE GRANT AN IRREVOCABLE POWER OF ATTORNEY TO GMAC TO VOTE IN ITS DISCRETION ON ANY MATTER THAT MAY COME BEFORE THE MEMBERS OF THE OWNERS ASSOCIATION. GMAC SHALL HAVE THE RIGHT TO EXERCISE THIS POWER OF ATTORNEY ONLY AFTER IT DECLARES A DEFAULT BY US UNDER THE SECURITY INSTRUMENT OR THIS RIDER. HOWEVER, IT MAY DECLINE TO EXERCISE THIS POWER.**

IN WITNESS WHEREOF, we have executed this PUD Rider.

  
\_\_\_\_\_  
Andrew E. Klingman  
MORTGAGOR

  
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Julia G. McNeil  
MORTGAGOR

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