

Ameri first Home Improvement Finance Co
4405 S. 96th st.
Omaha NE 68127



200507180102
Skagit County Auditor
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999457252

MORTGAGE

I (we), the undersigned SHELLI M KOLAKOWSKI (hereafter "Mortgagor" whether one or more), whose address is 817 NELSON ST, SEDRO WOOLLEY, WA 98284, do hereby mortgage and warrant to STATEWIDE ENERGY SYSTEMS (hereafter "Mortgagee"), whose address is 12303 CYRUS WAY, MUKILTEO, WA 98275, its successors and assigns, that immovable property and the improvements thereon situated in the County of Skagit, State of Washington, and legally described as:

Lts 4-5 pt 6 Blk Plat of Town of Sedro
SEE EXHIBIT A

Tax Parcel # 4149-006-006-0005/P 70311
(hereafter the "premises") to secure payment of a certain Washington Home Improvement Retail Installment Contract, dated May 14, 20 05, having an Amount Financed of \$12105.34, together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on May 14, 2015.

The Mortgagor covenants with the Mortgagee, while this Mortgage remains in force, as follows:

1. To pay the indebtedness represented by the above-described Washington Home Improvement Retail Installment Contract, together with all finance charges described therein, in the time and manner therein provided.
2. To pay all taxes, assessments and other charges that may be levied or assessed upon or against the premises within 30 days after the same shall become due and payable.
3. To keep all the improvements erected on the premises continually intact and in good order and repair and to permit or suffer no waste of said premises.

If default shall be made in the payment of the indebtedness or any part thereof, or in the performance of any of the covenants and agreements contained in said Washington Home Improvement Retail Installment Contract and/or herein contained, the entire indebtedness secured hereby remaining unpaid shall at once become due and collectible if the Mortgagee so elects, without notice of such election except as may be required by law.

MORTGAGE PAGE 2

In the event the ownership of the premises or any part thereof becomes vested in a person other than the Mortgagor, Mortgagee may deal with such successor or successors in interest with reference to this Mortgage and the indebtedness hereby secured in the same manner as with the Mortgagor, without in any manner vitiating or discharging the Mortgagor's liability hereunder, or the liability for the indebtedness hereby secured.

Mortgagor hereby waives all homestead exemptions relating to the premises to which Mortgagor may be entitled under the constitution and laws of the State of Washington and of the United States of America.

In the event of any breach of the foregoing covenants, Mortgagee shall be entitled to all available remedies under Washington law, including, without limitation, foreclosure of this Mortgage.

Payment of this Mortgage is subject to the terms of a home improvement installment contract of even date between Mortgagor and Mortgagee.

Dated this 14th day of May, 2005.

X Shelli M. Kolakowski
Mortgagor
Shelli M. Kolakowski
X
Mortgagor

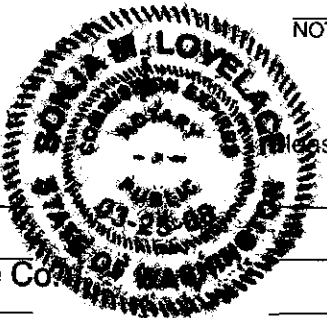
STATE OF WASHINGTON }
COUNTY OF Skagit } SS:

The foregoing instrument was acknowledged before me this 14th day of May, 2005, by Shelli M. Kolakowski, the above-named Mortgagor(s), who is (are)

personally known to me or who has (have) produced photo ID as identification and who did (did not) take an oath.

MY COMMISSION EXPIRES 3-25-08

Sonya M. Lovelace
NOTARY PUBLIC
Sonya M. Lovelace
NOTARY PRINTED NAME



This instrument prepared by:
Genda Bera
Amerifirst Home
Improvement Finance Co.
4405 S. 96th St.
Omaha, NE 68127

Please return recorded document to:
Amerifirst Home
Improvement Finance Co.
4405 S. 96th St.
Omaha, NE 68127

Barcode
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Skagit County Auditor

EXHIBIT A

Lots 4 and 5 and the West 1/2 of Lot 6, Block 6, "PLAT OF TOWN OF SEDRO",

as per plat recorded in Volume 1 of Plats, page 17, records of Skagit County,

Washington.

Situate in the City of Sedro-Woolley, County of Skagit, State of Washington.

TAX PARCEL #4149-006-006-0005/P75311



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