

2nd



200602030185

Skagit County Auditor

2/3/2006 Page 1 of 10 3:47PM

After Recording Return To:  
COUNTRYWIDE HOME LOANS, INC.  
MS SV-79 DOCUMENT PROCESSING  
P.O.Box 10423  
Van Nuys, CA 91410-0423

Assessor's Parcel or Account Number: P47480  
Abbreviated Legal Description: PTN NW 1/4 NW 1/4, 36-36-2 E W.M.  
SEE LONG LEGAE

[Include lot, block and plat or section, township and range]

Full legal description located on page 6

Trustee:  
RECONTRUST COMPANY, N.A.

LAND TITLE OF SKAGIT COUNTY

119444-PE

[Space Above This Line For Recording Data]

119444

[Escrow/Closing #]

00012590770801006

[Doc ID #]

**DEED OF TRUST**  
(Line of Credit Trust Deed)

MIN 1001337-0001199902-9

THIS DEED OF TRUST, dated JANUARY 30, 2006, is between  
LESLIE R CORN, AND CANDACE C CORN, HUSBAND AND WIFE AS JOINT TENANTS

residing at  
228 VIA TIERRA, ENCINITAS, CA 92024  
the person or persons signing as "Grantor(s)" below and hereinafter referred to as "we," "our," or "us" and  
RECONTRUST COMPANY, N.A.  
as trustee and hereinafter referred to as the "Trustee," with an address at  
225 W HILLCREST DRIVE MSN: TO-02, THOUSAND OAKS, CA 91360  
for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") a Delaware  
corporation, with an address of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. MERS is the  
"Beneficiary" under this Deed of Trust and is acting solely as nominee for  
COUNTRYWIDE HOME LOANS, INC.  
("Lender" or "you") and its successors and assigns, with an address of  
4500 Park Granada, Calabasas, CA 91302-1613

PREMISES: In consideration of the loan hereinafter described, we hereby mortgage, grant and convey to  
the Trustee the premises located at:

11170 RASAR DRIVE, BOW

[State, Municipality]

Washington

98232

(the "Premises").

ZIP

Skagit ~~County~~  
County  
ZCL/LLC

• MERS HELOC - Deed of Trust  
2E034-WA (11/04)(d)

Page 1 of 5

Initials: ZCL/LLC



\* 2 3 9 9 1 \*



\* 1 2 5 9 0 7 7 0 8 0 0 0 0 2 E 0 3 4 \*

and further described as:

SEE ATTACHED LEGAL DESCRIPTION ADDENDUM

The Premises includes all buildings and other improvements now or in the future on the Premises and all rights and interests which derive from our ownership, use or possession of the Premises and all appurtenances thereto. The Premises are not used principally for agricultural or farming purposes.

WE UNDERSTAND and agree that MERS is a separate corporation acting solely as nominee for Lender and Lender's successors and assigns, and holds only legal title to the interests granted by us in this Deed of Trust, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property, and to take any action required of Lender including, but not limited to, releasing or canceling this Deed of Trust.

TERM: The maximum term of the Note is 25 years, including any renewals or extensions thereof.

LOAN: This Deed of Trust will secure your loan to us in the principal amount of \$ 43,500.00 or so much thereof as may be advanced and readvanced from time to time to

LESLIE R. CORN  
CANDACE C. CORN

200602030184

\*\* This Deed of Trust is 2nd and subordinate to Dt under Auditors # , the Borrower(s) under the Home Equity Credit Line Agreement And Disclosure Statement (the "Note") dated JANUARY 30, 2006 , plus interest and costs, late charges and all other charges related to the loan, all of which sums are repayable according to the Note. This Deed of Trust will also secure the performance of all of the promises and agreements made by us and each Borrower and Co-Signer in the Note, all of our promises and agreements in this Deed of Trust, any extensions, renewals, amendments, supplements and other modifications of the Note, and any amounts advanced by you under the terms of the section of this Deed of Trust entitled "Our Authority To You." Loans under the Note may be made, repaid and remade from time to time in accordance with the terms of the Note and subject to the Credit Limit set forth in the Note.

OWNERSHIP: We are the sole owner(s) of the Premises. We have the legal right to mortgage, grant and convey the Premises to the Trustee.

#### BORROWER'S IMPORTANT OBLIGATIONS:

(a) PAYMENT AND PERFORMANCE: We will pay to you all amounts secured by this Deed of Trust as they become due, and shall strictly perform our obligations.

(b) TAXES: We will pay all real estate taxes, assessments, water charges and sewer rents relating to the Premises when they become due. We will not claim any credit on, or make deduction from, the loan under the Note because we pay these taxes and charges. We will provide you with proof of payment upon request.

(c) MAINTENANCE: We will maintain the building(s) on the Premises in good condition. We will not make major changes in the building(s) except for normal repairs. We will not tear down any of the building(s) on the Premises without first getting your consent. We will not conduct or permit any nuisance or waste on or to the Premises. We will not use the Premises illegally. If this Deed of Trust is on a unit in a condominium or a planned unit development, we shall perform all of our obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.

(d) INSURANCE: We will keep the building(s) on the Premises insured at all times against loss by fire, flood and any other hazards you may specify. We may choose the insurance company, but our choice is subject to your reasonable approval. The policies must be for at least the amounts and the time periods that you specify. We will deliver to you upon your request the policies or other proof of the insurance. The policies must name you as "mortgagee" and "loss-payee" so that you will receive payment on all insurance claims, to the extent of your interest under this Deed of Trust, before we do. The insurance policies must also provide that you be given



not less than 10 days prior written notice of any cancellation or reduction in coverage, for any reason. Upon request, we shall deliver the policies, certificates or other evidence of insurance to you. In the event of loss or damage to the Premises, we will immediately notify you in writing and file a proof of loss with the insurer. You may file a proof of loss on our behalf if we fail or refuse to do so. You may also sign our name to any check, draft or other order for the payment of insurance proceeds in the event of loss or damage to the Premises. If you receive payment of a claim, you will have the right to choose to use the money either to repair the Premises or to reduce the amount owing on the Note.

(e) CONDEMNATION: We assign to you the proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Premises, or part thereof, or for conveyance in lieu of condemnation, all of which shall be paid to you, subject to the terms of any Prior Deed of Trust.

(f) GOVERNMENTAL REQUIREMENTS: We will comply with all laws, ordinances and regulations applicable to the use or occupancy of the Premises.

(g) SECURITY INTEREST: We will join with you in signing and filing documents and, at our expense, in doing whatever you believe is necessary to perfect and continue the perfection of your lien and security interest in the Premises. It is agreed that the Lender shall be subrogated to the claims and liens of all parties whose claims or liens are discharged or paid with the proceeds of the Agreement secured hereby.

(h) OUR AUTHORITY TO YOU: If we fail to perform our obligations under this Deed of Trust, you may, if you choose, perform our obligations and pay such costs and expenses. You will add the amounts you advance to the sums owing on the Note, on which you will charge interest at the interest rate set forth in the Note. If, for example, we fail to honor our promises to maintain insurance in effect, or to pay filing fees, taxes or the costs necessary to keep the Premises in good condition and repair or to perform any of our other agreements with you, you may, if you choose, advance any sums to satisfy any of our agreements with you and charge us interest on such advances at the interest rate set forth in the Note. This Deed of Trust secures all such advances. Your payments on our behalf will not cure our failure to perform our promises in this Deed of Trust. Any replacement insurance that you obtain to cover loss or damages to the Premises may be limited to the amount owing on the Note plus the amount of any Prior Deeds of Trust.

(i) PRIOR DEED OF TRUST: If the provisions of this paragraph are completed, this Deed of Trust is subject and subordinate to a prior deed of trust dated DECEMBER 01, 2005 and given by us for the benefit of

COUNTRYWIDE HOME LOANS

as beneficiary, in the original amount of \$ 348,000.00 (the "Prior Deed of Trust"). We shall not increase, amend or modify the Prior Deed of Trust without your prior written consent and shall upon receipt of any written notice from the holder of the Prior Deed of Trust promptly deliver a copy of such notice to you. We shall pay and perform all of our obligations under the Prior Deed of Trust as and when required under the Prior Deed of Trust.

(j) HAZARDOUS SUBSTANCES: We shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Premises. We shall not do, nor allow anyone else to do, anything affecting the Premises that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Premises of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Premises. As used in this paragraph, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph, "Environmental Law" means federal laws and laws of the jurisdiction where the Premises are located that relate to health, safety or environmental protection.

(k) SALE OF PREMISES: We will not sell, transfer ownership of, mortgage or otherwise dispose of our interest in the Premises, in whole or in part, or permit any other lien or claim against the Premises without your prior written consent.

(l) INSPECTION: We will permit you to inspect the Premises at any reasonable time.

NO LOSS OF RIGHTS: The Note and this Deed of Trust may be negotiated or assigned by you without releasing us or the Premises. You may add or release any person or property obligated under the Note and this Deed of Trust without losing your rights in the Premises.

DEFAULT: Except as may be prohibited by applicable law, and subject to any advance notice and cure period if required by applicable law, if any event or condition of default as described in the Note occurs, the Trustee may foreclose upon this Deed of Trust by notice and sale or may foreclose judicially, in either case in accordance with and to the extent provided by law. You may bid at any public sale on all or any portion of the



Property. In addition, you or the Trustee may, in accordance with applicable law, (i) enter on and take possession of the Premises; (ii) collect the rental payments, including over-due rental payments, directly from tenants; (iii) manage the Premises; and (iv) sign, cancel and change leases. We agree that the interest rate set forth in the Note will continue before and after a default, entry of a judgment and foreclosure or public sale. In addition, you shall be entitled to collect all reasonable fees and costs actually incurred by you in proceeding to foreclosure or to public sale, including, but not limited to, trustee's fees, reasonable attorneys fees (whether or not there is a judicial proceeding) and costs of documentary evidence, abstracts and title reports.

**ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER:** As additional security, we assign to you the rents of the Premises. You or a receiver appointed by the courts shall be entitled to enter upon, take possession of and manage the Premises and collect the rents of the Premises including those past due.

**WAIVERS:** To the extent permitted by applicable law, we waive and release any error or defects in proceedings to enforce this Deed of Trust and hereby waive the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale and homestead exemption.

**BINDING EFFECT:** Each of us shall be fully responsible for all of the promises and agreements in this Deed of Trust. Until the Note has been paid in full and your obligation to make further advances under the Note has been terminated, the provisions of this Deed of Trust will be binding on us, our legal representatives, our heirs and all future owners of the Premises. This Deed of Trust is for your benefit and for the benefit of anyone to whom you may assign it. Upon payment in full of all amounts owing to you under the Note and this Deed of Trust, and provided any obligation to make further advances under the Note has terminated, this Deed of Trust and your rights in the Premises shall end.

**NOTICE:** Except for any notice required under applicable law to be given in another manner, (a) any notice to us provided for in this Deed of Trust shall be given by delivering it or by mailing such notice by regular first class mail addressed to us at the last address appearing in your records or at such other address as we may designate by notice to you as provided herein, and (b) any notice to you shall be given by certified mail, return receipt requested, to your address at

For MERS:

P.O. Box 2026, Flint, MI 48501-2026

For Lender:

4500 Park Granada, Calabasas, CA 91302-1613

or to such other address as you may designate by notice to us. Any notice provided for in this Deed of Trust shall be deemed to have been given to us or you when given in the manner designated herein.

**RELEASE:** Upon payment of all sums secured by this Deed of Trust and provided your obligation to make further advances under the Note has terminated, the Trustee shall discharge this Deed of Trust without charge to us, except that we shall pay any fees for recording of a reconveyance of this Deed of Trust.

**SEVERABILITY:** If any provision in this Deed of Trust is held invalid or unenforceable, the remaining provisions shall continue in full force and effect.

**GENERAL:** You or the Trustee can waive or delay enforcing any of your rights under this Deed of Trust without losing them. Any waiver by you of any provisions of this Deed of Trust will not be a waiver of that or any other provision on any other occasion.

**SUBSTITUTE TRUSTEE:** Lender may, from time to time, appoint a successor trustee by an instrument executed and acknowledged by Lender and recorded in the county in which this Deed of Trust is recorded, and upon such recordation the successor trustee shall become vested with the same powers, rights, duties and authority of the Trustee with the same effect as if originally made Trustee hereunder.

**MERGER:** There shall be no merger of the interest or estate created by this Deed of Trust with any other estate or interest in the Premises at any time held by you or for your benefit without your written consent.

**ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.**



THIS DEED OF TRUST has been signed by each of us under seal on the date first above written.

*Leslie R. Corn* (SEAL)  
Grantor: LESLIE R. CORN

*Candace C. Corn* (SEAL)  
Grantor: CANDACE C. CORN

\_\_\_\_ (SEAL)  
Grantor:

\_\_\_\_ (SEAL)  
Grantor:

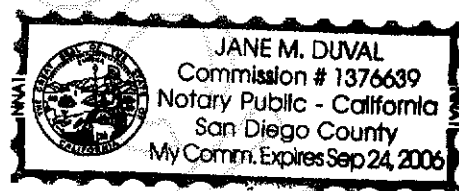
*California*  
STATE OF WASHINGTON } ss:  
County of *San Diego*

On this day personally appeared before me  
LESLIE R. CORN & CANDACE C. CORN  
to me known to be the individual 5 described in and who executed the within and foregoing instrument,  
and acknowledged that THEY signed the same as THEIR free and voluntary act and deed,  
for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 31<sup>st</sup> day of January, 2006.

*Jane M. Duval*  
Notary Public in and for the State of Washington, residing at

My Appointment Expires on \_\_\_\_\_



Prepared by: IRENE VALDOVINOS

**COUNTRYWIDE HOME LOANS, INC.**

DATE: 01/30/2006  
CASE #:  
DOC ID #: 00012590770801006  
BORROWER: LESLIE R. CORN  
PROPERTY ADDRESS: 11170 RASAR DRIVE  
BOW, WA 98232

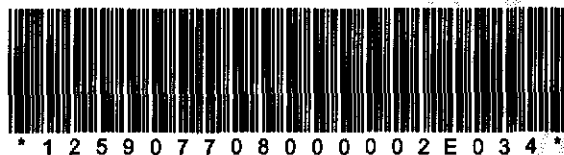
Branch #: 0000584  
27805 SANTA MARGARITA PARKWAY  
MISSION VIEJO, CA 92691  
Phone: (949) 707-2700  
Br Fax No.: (949) 707-1628

**LEGAL DESCRIPTION EXHIBIT A**

FHAVA/CONV  
Legal Description Exhibit A  
2C404-XX (04/03)(d)



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200602030185  
Skagit County Auditor

**EXHIBIT "A"**

**LEGAL DESCRIPTION**

**DESCRIPTION:**

**PARCEL "A":**

That portion of the Northwest  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  of Section 36, Township 36 North, Range 2 East, W.M., being more particularly described as follows:

Beginning at the Northwest corner of said Section 36;  
thence North  $88^{\circ}59'17''$  East, along the North line of said Section 36, 864.75 feet to the true point of beginning;  
thence South  $01^{\circ}27'00''$  East parallel with the West line of said Northwest  $\frac{1}{4}$  of Section 36, a distance of 356.33 feet to the Northwest corner of that parcel conveyed by deed recorded on May 30, 1996, under Auditor's File No. 9605300095, records of Skagit County, Washington, to David C. Salkeld and Leslie Salkeld, husband and wife;  
thence South  $88^{\circ}59'17''$  East along the North boundary of said Salkeld Tract, 454.81 feet, more or less, to the Northeast corner of said tract being located on the East line of said Northwest  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$ ;  
thence North  $01^{\circ}31'00''$  East along said East line, 356.33 feet, more or less, to the Northeast corner of said Northwest  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  of said Section 36;  
thence South  $88^{\circ}59'17''$  West along the North line of said Northwest  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$ , 454.81 feet to the point of beginning.

Situate in the County of Skagit, State of Washington.

**PARCEL "B":**

An easement for ingress, egress, and utilities over and across a strip of land 60 feet, more or less, in width located in the Northwest  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  of Section 36, Township 36 North, Range 2 East, W.M., more particularly described as follows:

Beginning at a point on the West line of said Northwest  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  of Section 36, 660.00 feet South of the Northwest corner thereof;  
thence North  $88^{\circ}57'$  East parallel with the North line of said subdivision to a point 340.00 feet West of the East line of said subdivision;  
thence South parallel with the East line of said subdivision a distance of 60 feet, more or less, to a point 600.00 feet North of the South line of said subdivision;  
thence West parallel to the South line of said subdivision to the West line of said subdivision;  
thence North along the West line of said subdivision a distance of 60 feet, more or less, to the point of beginning,

EXCEPT County road along the West line thereof.

Situate in the County of Skagit, State of Washington.



200602030185  
Skagit County Auditor

DESCRIPTION CONTINUED:

PARCEL "C":

An easement for ingress, egress, and utilities over, under, and across the West 60.00 feet of the property herein described:

That portion of the Northwest  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  of Section 36, Township 36 North, Range 2 East, W.M., being more particularly described as follows:

Beginning at the Northwest corner of said Section 36;  
thence North  $88^{\circ}59'17''$  East, along the North line of said Section 36, 864.75 feet;  
thence South  $01^{\circ}27'00''$  East, parallel with the West line of said Northwest  $\frac{1}{4}$  of Section 36, a distance of 356.33 feet to the true point of beginning;  
thence continuing South  $01^{\circ}27'00''$  East, parallel with the West line of said Northwest  $\frac{1}{4}$  of Section 36, a distance of 303.67 feet;  
thence North  $88^{\circ}59'17''$  East, parallel with said North line of Section 36, 60.00 feet;  
thence North  $01^{\circ}27'00''$  West, parallel with said West line, 208.00 feet;  
thence North  $88^{\circ}59'17''$  East, parallel with said North line, 395.34 feet to the East line of said Northwest  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  of Section 36;  
thence North  $01^{\circ}31'00''$  West, along said East line, 95.67 feet;  
thence South  $88^{\circ}59'17''$  West a distance of 454.81 feet, more or less, to the true point of beginning.

Situate in the County of Skagit, State of Washington.



200602030185

Skagit County Auditor

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10 3:47PM



## SECOND HOME RIDER

After Recording Return To:  
COUNTRYWIDE HOME LOANS, INC.  
MS SV-79 DOCUMENT PROCESSING  
P.O.Box 10423  
Van Nuys, CA 91410-0423  
PARCEL ID #:  
P47480

Prepared By:  
IRENE VALDOVINOS

119444 00012590770801006  
[Escrow/Closing #] [Doc ID #]

THIS SECOND HOME RIDER is made this THIRTIETH day of JANUARY, 2006, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower" whether there are one or more persons undersigned) to secure Borrower's Note to COUNTRYWIDE HOME LOANS, INC.

(the "Lender") of the same date and covering the Property described in the Security Instrument (the "Property"), which is located at:

11170 RASAR DRIVE  
BOW, WA 98232  
[Property Address]

MULTISTATE SECOND HOME RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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Initials: *mac/ccc.*

VMP -365R (0405) CHL (06/04)(d)

Form 3890 1/01

VMP Mortgage Solutions, Inc. (800)521-7291



\* 2 3 9 9 1 \*



\* 1 2 5 9 0 7 7 0 8 0 0 0 0 2 3 6 5 R \*



200602030185  
Skagit County Auditor

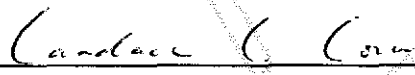
In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Sections 6 and 8 of the Security Instrument are deleted and are replaced by the following:

**6. Occupancy.** Borrower shall occupy, and shall only use, the Property as Borrower's second home. Borrower shall keep the Property available for Borrower's exclusive use and enjoyment at all times, and shall not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property.

**8. Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's second home.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Second Home Rider.

  
\_\_\_\_\_  
LESLIE R. CORN (Seal)  
- Borrower

  
\_\_\_\_\_  
CANDACE C. CORN (Seal)  
- Borrower

\_\_\_\_\_  
(Seal)  
- Borrower

\_\_\_\_\_  
(Seal)  
- Borrower

