



200606280084

Skagit County Auditor

6/28/2006 Page

1 of

4 11:18AM

RETURN DOCUMENT TO:

Whatcom Educational Credit Union

600 East Holly Street

Bellingham, WA 98225

DOCUMENT TITLE(S):

Manufactured Home Certification

REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:

Additional reference numbers found on page _____ of document.

GRANTOR(S)

RANDY LARSON AND ELSA LARSON, HUSBAND AND WIFE

Additional reference numbers found on page _____ of document.

GRANTEE(S)

Whatcom Educational Credit Union

Additional reference numbers found on page _____ of document.

ABBREVIATED LEGAL DESCRIPTION (Lot, block, plat or section, township, range.)

PTN. NE SW, SEC 18, T36N, R4EWM

Additional reference numbers found on page 4 of document.

ASSESSOR'S PARCEL NUMBER:

36041830010100

MANUFACTURED HOME CERTIFICATION

I/We, the undersigned Borrower(s), have applied for a residential mortgage loan from Whatcom Educational Credit Union ("Lender"). The loan will be secured by a mortgage/deed of trust on the manufactured home affixed to and part of the real property located at:

SEE ATTACHED EXHIBIT A

Which currently has the address of:
18432 Colony Road, Bow, WA 98232

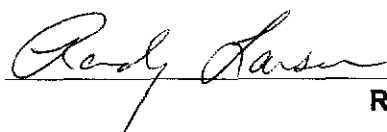
I/We acknowledge, understand and certify that:

1. The property is improved with a dwelling, which was manufactured and transported to the above location.
2. The dwelling has been permanently affixed to a foundation or piers as required by applicable state and local codes and regulations.
3. The dwelling and the land are registered on the applicable property tax rolls and are taxed as real property.
4. The title to the manufactured home has been eliminated.

I/We further agree that:

1. During the term of the loan, I/We will not change or convert, or allow the change or conversion of the status of the property from real property. I/We will not register the dwelling as a motor vehicle or take any other action that may be permitted under applicable law to reduce the taxes assessed by reason of the property's status as improved real property.
2. During the term of the loan, I/We will not remove or permit the removal of the dwelling from the foundation or piers to which it is affixed, nor will I/We move the dwelling from its present location.

Dated June 23rd, 2006



Randy Larson
-Borrower



Elsa Larson
-Borrower

-Borrower

-Borrower

-Lender

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200606280084
Skagit County Auditor

6/28/2006 Page 2 of 4 11:18AM

STATE OF WASHINGTON)

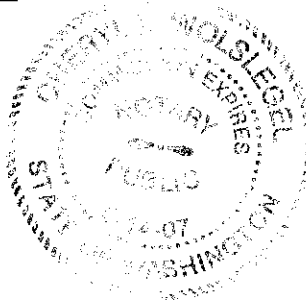
) ss:

COUNTY OF Skagit)

On this day of personally appeared before me Randy Larson + Elsie Larson
to me known to be the individual 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 23rd day of June, 2006

Cheryl Wolsiecki
Notary Public in and for the State of Washington
residing at ONT Vernon
My commission expires: 5/14/07



200606280084

Skagit County Auditor

6/28/2006 Page

3 of

4 11:18AM

EXHIBIT "A"

That portion of the Northeast Quarter of the Southwest Quarter of Section 18, Township 36 North, Range 4 East of the Willamette Meridian, lying Westerly of the Westerly right-of-way margin of primary State Highway No. 1 (S.R. 5) and Easterly of the Easterly right-of-way margin of the existing and abandoned portions of Colony Road, being more particularly described as follows:

Commencing at the Southeast corner of the Northeast Quarter of the Southwest Quarter of said Section 18;

Thence North $87^{\circ}28'14''$ West along the South line of said Northeast Quarter of the Southwest Quarter, a distance of 292.61 feet, more or less, to the Westerly right-of-way margin of Primary State Highway No. 1, being the true point of beginning;

Thence North $87^{\circ}28'14''$ West along said South line a distance of 188.01 feet to the Easterly right-of-way margin of Colony Road;

Thence North $11^{\circ}10'13''$ East along said right-of-way margin a distance of 242.80 feet to the beginning of a curve to the left having a radius point bearing North $78^{\circ}48'47''$ West, at a distance of 2894.79 feet;

Thence Northwesterly along said curve an arc distance of 156.17 feet through a central angle of $3^{\circ}05'28''$ to the Westerly right-of-way margin of said S.R. 5, said point being a point on curve having a radius point bearing South $71^{\circ}51'37''$ West, at a distance of 5529.58 feet;

Thence Southeasterly along said right-of-way margin, an arc distance of 416.65 feet through a central angle of $4^{\circ}19'02''$ to the South line of said Northeast Quarter of the Southwest Quarter, being the true point of beginning.

Situated in Skagit County, Washington.

2000 LIBERTY GLENOAKS VIN #09L3382XU

HUD NO. ORE 398527 and ORE 398528 27'x67'

- END OF EXHIBIT "A" -



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