

When Recorded Return To:

PACIFIC CREST SAVINGS BANK  
PO BOX C97013  
LYNNWOOD, WA 98046-9713



200606300193  
Skagit County Auditor

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LAND TITLE OF SKAGIT COUNTY 121610-S

[Space Above This Line For Recording Data]

## DEED OF TRUST

FHA CASE NO.

561-8260441-703

MIN: 1001962-1000007344-2

Grantor(s):

- (1) BLAINE A. BURGHUFF
- (2) BRENDA K. SHARMA
- (3)
- (4)
- (5)
- (6)

Grantee(s):

- (1) PACIFIC CREST SAVINGS BANK, A WASHINGTON CORPORATION
- (2) LAND TITLE

Legal Description (abbreviated): lot 41, cedar grove on the skagit

additional legal(s) on page 2

Assessor's Tax Parcel ID #: 3877-000-041-0005

THIS DEED OF TRUST ("Security Instrument") is made on June 26, 2006  
The grantor is BLAINE A. BURGHUFF, An Unmarried Individual and BRENDA K. SHARMA, An Unmarried Individual

### LAND TITLE

is Mortgage Electronic Registration Systems, Inc. ("MERS") (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.  
PACIFIC CREST SAVINGS BANK, A WASHINGTON CORPORATION

("Borrower"). The trustee is

("Trustee"). The beneficiary

under the laws of WASHINGTON

and has an address of 3500 188TH ST SW #575, LYNNWOOD, WA 98037

("Lender") is organized and existing

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ITEM 2707L1 (0205)—MERS

006-107488

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Borrower owes Lender the principal sum of **One Hundred Ninety Four Thousand One Hundred Eighteen and no/100** Dollars (U.S. \$194,118.00 ).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **July 01, 2036**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in **Skagit**

County, Washington:

**LOT 41, "CEDARGROVE ON THE SKAGIT," AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 48 THROUGH 51, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.**

which has the address of

**46607 BAKER LOOP ROAD**

[Street]

**CONCRETE**

[City]

Washington

**98237**

[Zip Code]

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument; 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 Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. **Monthly Payment of Taxes, Insurance, and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum

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for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. §2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

**3. Application of Payments.** All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

**FIRST**, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

**SECOND**, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

**THIRD**, to interest due under the Note;

**FOURTH**, to amortization of the principal of the Note; and

**FIFTH**, to late charges due under the Note.

**4. Fire, Flood and Other Hazard Insurance.** Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the

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monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

**5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

**6. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

**7. Charges to Borrower and Protection of Lender's Rights in the Property.** Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement at the Note rate, and at the option of Lender shall be immediately due and payable.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings

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which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

8. **Fees.** Lender may collect fees and charges authorized by the Secretary.

9. **Grounds for Acceleration of Debt.**

(a) **Default.** Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) **Sale Without Credit Approval.** Lender shall, if permitted by applicable law (including section 341(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and
- (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property, but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) **Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) **Mortgage Not Insured.** Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within

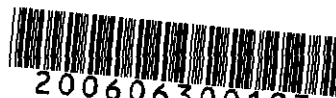
from the date hereof, Lender may, at its option require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

10. **Reinstatement.** Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding,

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(ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

**11. Borrower Not Released; Forbearance by Lender Not a Waiver.** Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of borrower shall not operate to release the liability of the original borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

**12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

**13. Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

**14. Governing Law; Severability.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

**15. Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

**16. Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "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 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

**17. Assignment of Rents.** Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

**18. Foreclosure Procedure.** If Lender requires immediate payment in full under paragraph 9, Lender may invoke the power of sale and/or any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee and Lender shall take such action regarding notice of sale and shall give such notices to Borrower and to other persons as applicable law may require. After the time required by applicable law and after publication of the notice of sale, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of the Property for a period or periods permitted by applicable law by public announcement at the time and place fixed in the notice of sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it or to the clerk of the superior court of the county in which the sale took place.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph 18 or applicable law.

**19. Reconveyance.** Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs and the Trustee's fee for preparing the reconveyance.

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**20. Substitute Trustee.** In accordance with applicable law, Lender may from time to time appoint a successor trustee to any Trustee appointed hereunder who has ceased to act. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

**21. Use of Property.** The Property is not used principally for agricultural purposes.

**22. Attorneys' Fees.** Lender shall be entitled to recover its reasonable attorneys' fees and costs in any action or proceeding to construe or enforce any term of this Security Instrument. The term "attorneys' fees," whenever used in this Security Instrument, shall include without limitation attorneys' fees incurred by Lender in any bankruptcy proceeding or on appeal.

**23. Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)].

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Condominium Rider                         | <input type="checkbox"/> Graduated Payment Rider                                   | <input type="checkbox"/> Growing Equity Rider      |
| <input checked="" type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Adjustable Rate Rider                                     | <input type="checkbox"/> Rehabilitation Loan Rider |
| <input type="checkbox"/> Non-Owner Occupancy Rider                 | <input checked="" type="checkbox"/> Other [Specify] <b>MANUFACTURED HOME RIDER</b> |  |

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**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.**

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in pages 1 through 10 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

 (Seal)  
BLAINE A. BURGHDOFF -Borrower

 (Seal)  
BRENDA K. SHARMA -Borrower

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

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

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

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

Witness:

\_\_\_\_\_

Witness:

\_\_\_\_\_



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State of Washington

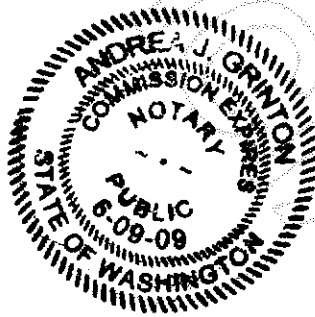
County of Skagit

)  
) SS.  
)

On this day personally appeared before me **BLAINE A. BURGHDOFF, BRENDA K. SHARMA**

, to me known to be the individual(s)  
described in and who executed the within and foregoing instrument, and acknowledged that he (she or they)  
signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein  
mentioned.

Given under my hand and official seal this 26th day of June 2006



Andre Grinton

Notary Public in and for the State of Washington residing at:

Suaro Woolley

My commission expires: 6/9/2009

### REQUEST FOR RECONVEYANCE

To Trustee:

The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel said note or notes and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

Date:

\_\_\_\_\_



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006-107488

## PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **26th** day of **June 2006**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to **PACIFIC CREST SAVINGS BANK, A WASHINGTON CORPORATION**

("Lender") of the same date and covering the property described in the Security Instrument and located at:  
**46607 BAKER LOOP ROAD  
CONCRETE, WA 98237**

[Property Address]

The Property Address is a part of a planned unit development ("PUD") known as  
**CEDARGROVE MAINTENANCE ASSOCIATION**

[Name of Planned Unit Development Project]

**PUD COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

- A. So long as the Owners Association (or equivalent entity holding title to common areas and facilities), acting as trustee for the homeowners, maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the property located in the PUD, including all improvements now existing or hereafter erected on the mortgaged premises, and such policy is satisfactory to Lender and provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and other hazards included within the term "extended coverage," and loss by flood, to the extent required by the Secretary, then: (i) Lender waives the provision in Paragraph 2 of this Security Instrument for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property, and (ii) Borrower's obligation under Paragraph 4 of this Security Instrument to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy. Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage and of any loss occurring from a hazard. In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by this Security Instrument, with any excess paid to the entity legally entitled thereto.
- B. Borrower promises to pay all dues and assessments imposed pursuant to the legal instruments creating and governing the PUD.
- C. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph C shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

MULTISTATE FHA PLANNED UNIT DEVELOPMENT RIDER

ITEM 6543L1 (0508)  
**006-107488**





**200606300193**  
**Skagit County Auditor**

**6/30/2006 Page 11 of 28 3:53PM**

2/91  
GreatDocs™  
To Order Call: 1-800-988-5775  
**006-107488**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in pages 1 and 2 of this Planned Unit Development Rider.

 (Seal)  
BLAINE A. BURGHOUFF -Borrower

 (Seal)  
BRENDA K. SHARMA -Borrower

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

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

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

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

*[Sign Original Only]*

[ADD ANY NECESSARY ACKNOWLEDGEMENT PROVISIONS.]

MULTISTATE FHA PLANNED UNIT DEVELOPMENT RIDER

ITEM 6543L2 (0508)  
006-107488



200606300193  
Skagit County Auditor

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2/91  
GreatDocs™  
To Order Call: 1-800-968-5775  
006-107488

## MANUFACTURED HOME RIDER TO SECURITY INSTRUMENT

**Dated:** 6/26/2006  
**Borrower:** BLAINE A. BURGHDUFF, BRENDA K. SHARMA  
**Trustee:** LAND TITLE  
**Lender:** PACIFIC CREST SAVINGS BANK

THIS MANUFACTURED HOME RIDER TO SECURITY INSTRUMENT ("Rider") is made as of this 26th day of June 2006, and is incorporated into and supplements the Deed of Trust ("Security Instrument"), to which Rider is attached, of the same date given by BLAINE A. BURGHDUFF, BRENDA K. SHARMA ("Borrower") to secure that certain promissory note in the original principal amount of \$194,118.00 (the "Note") from Borrower to PACIFIC CREST SAVINGS BANK, a bank corporation organized and existing under the laws of the State of Washington ("Lender"). The Security Instrument encumbers that certain real property located in Skagit County, Washington, legally described on Exhibit A attached hereto (the "Property"). The Note, Security Instrument and all other documents evidencing or securing the loan to Borrower are referred to herein collectively as the "Loan Documents".

Borrower and Lender agree that the Security Instrument is supplemented as follows:

1. **Terminology.** All terms defined in the Loan Documents shall have the same meaning in this Rider; provided that, the term "Property," as such term is defined in the Security Instrument, includes the "Manufactured Home," as defined in Section 3 below.

2. **Lender's Security Interest.** All of Borrower's obligations secured by the Property shall also be secured by the "Manufactured Home," defined as follows:

USED	1998	LIBERTY HOMES, INC.		KR 2B5650	62 X 26
New / Used	Year	Manufacturer's Name	Model Name or Model No.	Serial No.	Length x Width



200606300193

Skagit County Auditor

6/30/2006 Page 13 of 28 3:53PM

**Affixation.** Borrower covenants and agrees:

- (a) to affix the Manufactured Home to the permanent foundation of the Property;
- (b) to comply with all applicable law regarding the affixation of the Manufactured Home to the Property;
- (c) to the extent that Borrower has not already done so, to take all steps required by the Washington State Department of Licensing (the "DOL") under the Revised Code of Washington § 65.20 to have the title of the Manufactured Home eliminated, including, but not limited to, the filing of a Manufactured Home Title Elimination Form with the DOL;
- (d) that affixing the Manufactured Home to the Property does not violate any zoning laws or other local requirements applicable to the Property; and
- (e) that the Manufactured Home will be, at all times and for all purposes, permanently affixed to and part of the Property.

**3. Trip Insurance.** In addition to the insurance requirements set forth in any of the other Loan Documents, whenever the Manufactured Home is transported on the highway, Borrower must obtain "trip insurance" in a form acceptable to Lender, in Lender's sole discretion.

**4. Additional Event of Default.** In addition to the Events of Default set forth in any of the other Loan Documents, Borrower shall be in default under the Loan Documents if any structure on the Property, including the Manufactured Home, shall be removed, demolished, or substantially altered, without the prior written consent of Lender.

**5. Additional Rights of Lender in Event of Foreclosure or Power of Sale.** In addition to those rights granted in any of the other Loan Documents, Lender shall have the following options in the event Lender commences foreclosure proceedings or invokes the power of sale:

- (a) Following an Event of Default under the Loan Documents, for which the applicable cure period has passed, at Lender's option and to the extent permitted by applicable law, Lender may elect to treat the Manufactured Home as personal property.
- (b) Following an Event of Default under the Loan Documents, for which the applicable cure period has passed, at Lender's option and to the extent permitted by applicable law, Lender may elect to treat the Manufactured Home as real property to be sold pursuant to a foreclosure sale or the exercise of Lender's power of sale.



By signing below, Borrower accepts and agrees to the terms and covenants contained this Rider.

DATED as of the day and year first above written.

  
BLAINE A. BURGHDOFF

-Borrower

  
BRENDA K. SHARMA

-Borrower

\_\_\_\_\_  
-Borrower

\_\_\_\_\_  
-Borrower

\_\_\_\_\_  
-Borrower

\_\_\_\_\_  
-Borrower



200606300193  
Skagit County Auditor

6/30/2006 Page 15 of 28 3:53PM

[Individual Acknowledgment]:

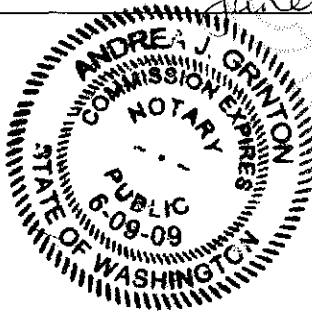
STATE OF WASHINGTON

COUNTY OF Skagit

SS.

On this day personally appeared before me BLAINE BURGHIFF to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this 26th day of June, 2006.



Andrea Grinton  
Printed Name ANDREA GRINTON  
NOTARY PUBLIC in and for the State of Washington,  
residing at Sequoia Way  
My Commission Expires 6/9/2009

[Husband/Wife Acknowledgment]:

STATE OF WASHINGTON

COUNTY OF \_\_\_\_\_

SS.

On this day personally appeared before me \_\_\_\_\_ and \_\_\_\_\_, husband and wife, to me known to be the individuals 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 \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Printed Name \_\_\_\_\_  
NOTARY PUBLIC in and for the State of Washington,  
residing at \_\_\_\_\_  
My Commission Expires \_\_\_\_\_

Manufactured Home Rider to Security Instrument WA(04/05)



200606300193  
Skagit County Auditor



[Individual Acknowledgment]:

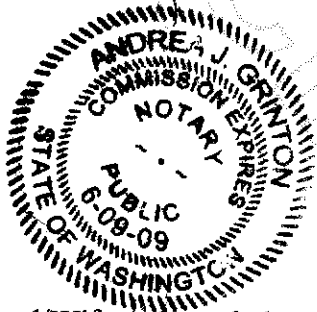
STATE OF WASHINGTON

COUNTY OF Skagit

SS.

On this day personally appeared before me BRENDA SHARPE to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this 26th day of June, 2006



Andrea Grinton  
Printed Name ANDREA GRINTON  
NOTARY PUBLIC in and for the State of Washington,  
residing at Sedro Woolley  
My Commission Expires 6/9/2009

[Husband/Wife Acknowledgment]:

STATE OF WASHINGTON

COUNTY OF \_\_\_\_\_

SS.

On this day personally appeared before me \_\_\_\_\_ and \_\_\_\_\_, husband and wife, to me known to be the individuals 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 \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

Printed Name \_\_\_\_\_  
NOTARY PUBLIC in and for the State of Washington,  
residing at \_\_\_\_\_  
My Commission Expires \_\_\_\_\_

Manufactured Home Rider to Security Instrument WA(04/05)



200606300193

Skagit County Auditor

**EXHIBIT A**

**LEGAL DESCRIPTION OF PROPERTY**

**LOT 41, "CEDARGROVE ON THE SKAGIT," AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 48 THROUGH 51, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.**



**200606300193**

**Skagit County Auditor**

**6/30/2006 Page 18 of 28 3:53PM**

*When Recorded, Return to:*

**PACIFIC CREST SAVINGS BANK**  
P.O. Box C 97013  
Lynnwood, WA 98046-9713  
Attn: Shipping Department

**AFFIDAVIT OF AFFIXATION  
(Manufactured Home)**

<b>Grantor:</b>	1) <u>BLAINE A. BURGH DUFF</u>	2) <u>BRENDA K. SHARMA</u>
	3) _____	4) _____
	5) _____	6) _____
<b>Grantee:</b>	1) <u>PACIFIC CREST SAVINGS BANK</u>	2) _____
	<input type="checkbox"/> Additional on page _____	
<b>Legal Description (abbreviated):</b> <u>lot 41, cedar grove on the skagit</u>		
<input checked="" type="checkbox"/> Complete on : <u>EXHIBIT A</u>		
<b>Assessor's Tax Parcel ID #:</b> <u>3877-000-041-0005</u>		
<b>Reference Nos. of Documents Released or Assigned:</b> _____		

STATE OF WASHINGTON }

SS.

COUNTY OF Skagit

Before me, the undersigned Notary Public, on this day personally appeared BLAINE A. BURGH DUFF, BRENDA K. SHARMA, known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed below (collectively, if more than one, the "Borrower"), and who, first duly sworn upon oath, depose and say:

*MH Affidavit of Affixation - WA (12/05)*



200606300193  
Skagit County Auditor

6/30/2006 Page 19 of 28 3:53PM

1. Borrower owns the manufactured home ("Home") described as follows:					
USED	1998	LIBERTY HOMES, INC.		KR 2B5650	62 X 26
New / Used	Year	Manufacturer's Name	Model Name or Model No.	Serial No.	Length x Width

2. The Home is or will be located at the following "Property Address":  
46607 BAKER LOOP ROAD, CONCRETE WA 98237
3. The legal description of the real property where the Home is or will be permanently affixed ("Land") is attached as Exhibit A and made a part hereof.
4. Borrower executing below is or will be the only legal owner of the Land.
5. It is Borrower's intent, and Borrower hereby promises, that the Home shall become and/or remain permanently affixed to the Land and that the Home shall be treated as real property under Washington law.
6. To the extent that Borrower has not already done so, Borrower will take all steps required by the Washington State Department of Licensing (the "DOL") under the Revised Code of Washington § 65.20 to have the title of the Home eliminated, including, but not limited to, the filing of a Manufactured Home Title Elimination Form with the DOL.
7. The Home shall be assessed and taxed as an improvement to the Land.
8. All permits required by applicable governmental authorities for the Home have been obtained.
9. The foundation system for the Home complies or will comply with all laws, rules, regulations and codes and manufacturer's specifications applicable to the Home becoming a permanent structure upon the Land.
10. The wheels and axles for the Home have been or will be removed.
11. The Home is or will be permanently connected to a septic or sewer system and other utilities such as electricity, water, and gas.

This Affidavit is executed by Borrower pursuant to applicable state law and shall be recorded in the real property records in the jurisdiction in which the Home is located.

DATED this 20th day of June, 2006.

Blaine A. Burghduff  
BLAINE A. BURGHDIFF

-Borrower

Brenda K. Sharma  
BRENDA K. SHARMA

-Borrower

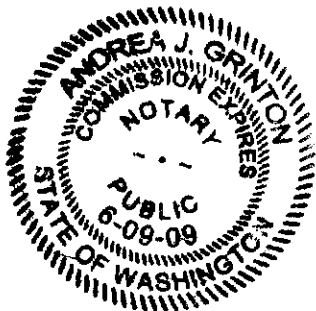
\_\_\_\_\_  
-Borrower

\_\_\_\_\_  
-Borrower

\_\_\_\_\_  
-Borrower

\_\_\_\_\_  
-Borrower

GIVEN UNDER MY HAND AND OFFICIAL SEAL this 20th day of  
June, 2006.



Andrea Grinton  
Printed Name  
ANDREA GRINTON

NOTARY PUBLIC in and for the State of  
Washington,  
residing at

Sedro Woolley  
My Commission Expires  
6/9/2009

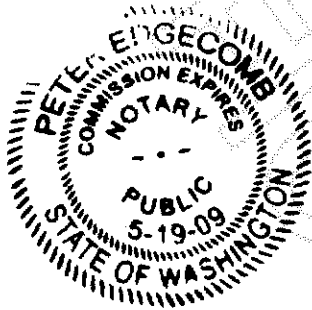
It is Lender's intent that the Home shall become and/or remain permanently affixed to the Land and that the Home shall be treated as real property under Washington law.

This Affidavit is executed by Lender pursuant to applicable state law and shall be recorded in the real property records in the jurisdiction in which the Home is located.

DATED this 26<sup>th</sup> day of June, 2006.

LENDER:

**Pacific Crest Savings Bank,**  
a bank corporation organized and existing under  
the laws of the State of Washington



By: [Signature]  
Name: Peter Edgcomb  
Its: Vice President

STATE OF WASHINGTON }

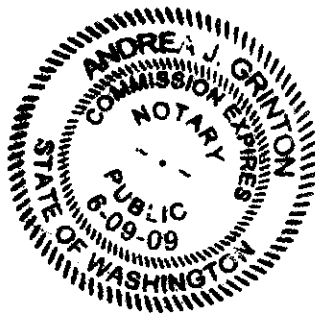
COUNTY OF Skagit

ss.

Before me, the undersigned Notary Public, on this day personally appeared PETE EDGECOMB, known to me (or satisfactorily proven) to be the VICE PRESIDENT of PACIFIC CREST SAVINGS BANK, a bank corporation organized and existing under the laws of the State of Washington (the "Lender"), and who, first duly sworn upon oath, depose and say:

GIVEN UNDER MY HAND AND OFFICIAL SEAL this 26<sup>th</sup> day of

June, 2006.



[Signature]  
Printed Name ANDREA GRINTON  
NOTARY PUBLIC in and for the State of Washington,  
residing at Skagit-Woodley  
My Commission Expires 6/9/2009

MH Affidavit of Affixation - WA (12/05)



200606300193

Skagit County Auditor

EXHIBIT A

LEGAL DESCRIPTION

LOT 41, "CEDARGROVE ON THE SKAGIT," AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 48 THROUGH 51, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

Description of Manufactured Home:

USED	1998	LIBERTY HOMES, INC.		KR 2B5650	62 X 26
New / Used	Year	Manufacturer's Name	Model Name or Model No.	Serial No.	Length x Width



*When Recorded, Return to:*

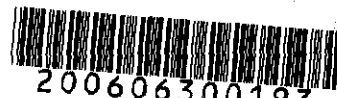
**Pacific Crest Savings Bank**  
P.O. Box C 97013  
Lynnwood, WA 98046-9713  
Attn: Shipping Department

### LIMITED POWER OF ATTORNEY

<b>Grantor:</b>	1) BLAINE A. BURGHDIFF	2) BRENDA K. SHARMA
	3)	4)
	5)	6)
<b>Grantee:</b>	1) PACIFIC CREST SAVINGS BANK	2)
	<input type="checkbox"/> Additional on page ____	
<b>Legal Description (abbreviated):</b>	lot 41, cedar grove on the skagit	
	<input checked="" type="checkbox"/> Additional on Exhibit A	
	:	
<b>Assessor's Tax Parcel ID #:</b>	3877-000-041-0005	
<b>Reference Nos. of Documents Released or Assigned:</b>		

BLAINE A. BURGHDIFF, BRENDA K. SHARMA (collectively, if more than one, the "Owner") hereby appoint(s) PACIFIC CREST SAVINGS BANK, a bank corporation organized and existing under the laws of the State of Washington ("Pacific Crest"), and any party which subsequently becomes the holder of that certain promissory note dated as of 6/26/2006 in the principal amount of \$194,118.00 (the "Note"), as Owner's attorney in fact (the "Attorney in Fact") with full power and authority to do and perform all acts in Owner's name, place, and stead as fully as Owner might do and perform such acts as Owner, relating to (i) obtaining and maintaining all insurance required by Pacific Crest to be in place for the manufactured home owned by the Owner (the "Manufactured Home"), (ii) the elimination of title of the manufactured home pursuant to the Revised Code of Washington §65.20, and (iii) perfecting and maintaining such perfection of Pacific Crest's, or any successor in interest's, security interest in the Manufactured Home and the following described real property in Skagit County, Washington (the "Property"):

*MH Limited Power of Attorney WA (05/06)*



200606300193  
Skagit County Auditor

8/30/2006 Page 24 of 28 3:53PM



See Exhibit A attached hereto and incorporated herein by this reference.

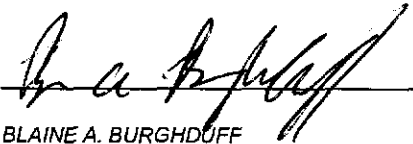
Specifically included within this Limited Power of Attorney, and not by way of limitation thereon, shall be the power to make, execute, sign, seal, deliver, acknowledge, record, register and file any and all documents and instruments of whatsoever kind and nature relating thereto, including, without limitation, an instrument or document that may be required to be filed under the laws of any local government to perfect or maintain perfection of a security interest in the Property.

The Owner gives and grants unto the Attorney in Fact full authority and power to do and perform any and all other acts necessary or incident to the performance and execution of the powers herein expressly granted with power to do and perform all acts authorized hereby, as fully to all intents and purposes as the Owner might or could do if personally present.

This Limited Power of Attorney shall take effect on the date set forth below and shall terminate and be of no further force or effect upon payment in full of all amounts due under the Note.

Dated this 26<sup>th</sup> day of June, 2006.

**OWNER:**

  
BLAINE A. BURGHDOFF

-Borrower

  
BRENDA K. SHARMA

-Borrower

\_\_\_\_\_

-Borrower

\_\_\_\_\_

-Borrower

\_\_\_\_\_

-Borrower

\_\_\_\_\_

-Borrower

Owner's Address:  
46607 BAKER LOOP ROAD  
CONCRETE, WA 98237

MH Limited Power of Attorney WA (05/06)



200606300193  
Skagit County Auditor

6/30/2006 Page 25 of 28 3:53PM

STATE OF WASHINGTON

COUNTY OF

Skagit

SS.

On this day personally appeared before me BLAINE BURCHARDT, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as her free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this 26<sup>th</sup> day of

June, 2006.



Andrea Grinton  
Printed Name ANDREA GRINTON  
NOTARY PUBLIC in and for State of WA,  
residing at Seagraves  
My Commission Expires 6/9/2009

STATE OF WASHINGTON

COUNTY OF

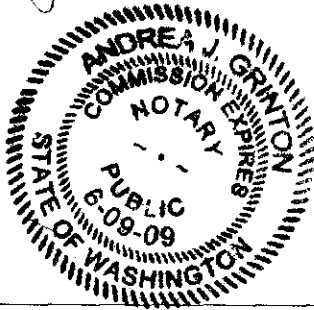
Skagit

SS.

On this day personally appeared before me BRENIA SHARMA, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as her free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this 26<sup>th</sup> day of

June, 2006.



Andrea Grinton  
Printed Name ANDREA GRINTON  
NOTARY PUBLIC in and for State of WA,  
residing at Seagraves  
My Commission Expires 6/9/2009

MH Limited Power of Attorney WA (05/06)



200606300193  
Skagit County Auditor

**ATTORNEY IN FACT:**

**Pacific Crest Savings Bank, by:**

PETE EDGECOMB  
It's V.P.  
(Title)

Attorney in Fact's Address:  
3500 188<sup>TH</sup> Street SW #575  
Lynnwood, WA 98037

STATE OF WASHINGTON

COUNTY OF Skagit

ss.

On this day personally appeared before me PETE EDGECOMB, to me known to be the V.P. of Pacific Crest Savings Bank, the bank corporation that executed the foregoing instrument, and acknowledged such instrument to be the free and voluntary act and deed of such bank corporation, for the uses and purposes therein mentioned, and on oath stated that he/she was duly authorized to execute such instrument.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this 26<sup>TH</sup> day of

June, 2006.



Andrea Grinton  
Printed Name ANDREA GRINTON  
NOTARY PUBLIC in and for State of WA  
residing at Sawtooth Valley  
My Commission Expires 8/9/2009

MH Limited Power of Attorney WA (05/06)

200606300193  
Skagit County Auditor

6/30/2006 Page 27 of 28 3:53PM

EXHIBIT A

LEGAL DESCRIPTION OF THE PROPERTY

LOT 41, "CEDARGROVE ON THE SKAGIT," AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 48 THROUGH 51, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

MANUFACTURED HOME UNIT DESCRIBED AS FOLLOWS:

USED	1998	LIBERTY HOMES, INC.		KR 2B5650	62 X 26
New / Used	Year	Manufacturer's Name	Model Name or Model No.	Serial No.	Length x Width

MH Limited Power of Attorney WA (12/05)



200606300193

Skagit County Auditor

6/30/2006 Page 28 of 28 3:53PM