

RETURN ADDRESS:

Whidbey Island Bank
P.O. Box 1589
Oak Harbor, WA 98277



200607030131

Skagit County Auditor

7/3/2006 Page

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7 11:20AM

LAND TITLE OF SKAGIT COUNTY

m-16378

DEED OF TRUST

DATE: June 29, 2006

Reference # (if applicable): BLIND

Additional on page ____

Grantor(s):

- 1. BRESNAN, LYNN
- 2. BRESNAN SR, FRANK ALAN

Grantee(s)

- 1. Whidbey Island Bank
- 2. LAND TITLE COMPANY-Burlington, Trustee

Legal Description: LOT 7 & PTN OF 6, CASCADE VISTA PARK

Additional on page 9

Assessor's Tax Parcel ID#: 4155-00-007-0008

THIS DEED OF TRUST is dated June 29, 2006, among LYNN BRESNAN, formerly LYNN STELZER and FRANK A BRESNAN SR, wife and husband ("Grantor"); Whidbey Island Bank, whose mailing address is Burlington Office, 1800 S. Burlington Ave., P.O. Box 302, Burlington, WA 98233 (referred to below sometimes as "Lender" and sometimes as "Beneficiary"); and LAND TITLE COMPANY-Burlington, whose mailing address is 111 E GEORGE HOPPER ROAD, BURLINGTON, WA 98233 (referred to below as "Trustee").

CONVEYANCE AND GRANT. For valuable consideration, Grantor conveys to Trustee in trust with power of sale, right of entry and possession and for the benefit of Lender as Beneficiary, all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in SKAGIT County, State of Washington:

See EXHIBIT "A", which is attached to this Deed of Trust and made a part of this Deed of Trust as if fully set forth herein.

The Real Property or its address is commonly known as 1004 MCGARIGLE ROAD, SEDRO WOOLLEY, WA 98284-0409. The Real Property tax identification number is 4155-00-007-0008.

REVOLVING LINE OF CREDIT. This Deed of Trust secures the indebtedness including, without limitation, a revolving line of credit, with a variable rate of interest, which obligates Lender to make advances to Borrower so long as Borrower complies with all the terms of the Note and the line of credit has not been terminated, suspended or cancelled; the Note allows negative amortization. Funds may be advanced by Lender, repaid, and subsequently readvanced. The unpaid balance of the revolving line of credit may at certain times be lower than the amount shown or zero. A zero balance does not terminate the line of credit or terminate Lender's obligation to advance funds to Borrower. Therefore, the lien of this Deed of Trust will remain in full force and effect notwithstanding any zero balance. Grantor hereby assigns as security to Lender, all of Grantor's right, title, and interest in and to all leases, rents, and profits of the Property. This assignment is recorded in accordance with RCW 65.08.070; the lien created by this assignment is intended to be specific, perfected and choate upon the recording of this Deed of Trust. Lender grants to Grantor a license to collect the Rents and profits, which license may be revoked at Lender's option and shall be automatically revoked upon acceleration of all or part of the indebtedness.

THIS DEED OF TRUST, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THIS DEED OF TRUST. THIS DEED OF TRUST IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

GRANTOR'S WAIVERS. Grantor waives all rights or defenses arising by reason of any "one action" or "anti-deficiency" law, or any other law which may prevent Lender from bringing any action against Grantor, including a claim for deficiency to the extent Lender is otherwise entitled to a claim for deficiency, before or after Lender's commencement or completion of any foreclosure action, either judicially or by exercise of a power of sale.

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Deed of Trust, Borrower and Grantor shall pay to Lender all indebtedness secured by this Deed of Trust as it becomes due, and Borrower and Grantor shall strictly perform all their respective obligations under the Note, this Deed of Trust, and the Related Documents.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Borrower and Grantor agree that Borrower's and Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) collect the Rents from the Property. (this privilege is a license from Lender to Grantor automatically revoked upon default). The following provisions relate to the use of the Property or to other limitations on the Property. The Real Property is not used principally for agricultural purposes.

Duty to Maintain. Grantor shall maintain the Property in tenable condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Hazardous Substances. Grantor represents and warrants that the Property never has been, and never will be so long as this Deed of Trust remains a lien on the Property, used for the generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance in violation of any Environmental Laws. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests as Lender may deem appropriate to determine compliance of the Property with this section of the Deed of Trust. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws, and (2) agrees to indemnify and hold harmless Lender against any and all claims and losses resulting from a breach of this paragraph of the Deed of Trust. This obligation to indemnify shall survive the payment of the indebtedness and the satisfaction of this Deed of Trust.

DUE ON SALE - CONSENT BY LENDER. Lender may, at Lender's option, (A) declare immediately due and payable all sums secured by this Deed of Trust or (B) increase the interest rate provided for in the Note or other document evidencing the indebtedness and impose such other conditions as Lender deems appropriate, upon the sale or transfer, without Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest in the Real Property; whether legal, beneficial or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of an interest in the Real Property. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by Washington law.

TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are part of this Deed of Trust:

Payment. Grantor shall pay when due (and in all events prior to delinquency) all taxes, special taxes, assessments, charges (including water and sewer), fines and impositions levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of all liens having priority over or equal to the interest of Lender under this Deed of Trust, except for the lien of taxes and assessments not due, except for the Existing Indebtedness referred to below, and except as otherwise provided in this Deed of Trust.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Deed of Trust.

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended



DEED OF TRUST
(Continued)

coverage endorsements on a replacement basis for the full insurable value covering all Improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Grantor shall also procure and maintain comprehensive general liability insurance in such coverage amounts as Lender may request with Trustee and Lender being named as additional insureds in such liability insurance policies. Additionally, Grantor shall maintain such other insurance, including but not limited to hazard, business interruption, and boiler insurance, as Lender may reasonably require. Policies shall be written in form, amounts, coverages and basis reasonably acceptable to Lender and issued by a company or companies reasonably acceptable to Lender. Grantor, upon request of Lender, will deliver to Lender from time to time the policies or certificates of insurance in form satisfactory to Lender, including stipulations that coverages will not be cancelled or diminished without at least ten (10) days prior written notice to Lender. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain Federal Flood Insurance, if available, within 45 days after notice is given by Lender that the Property is located in a special flood hazard area, for the full unpaid principal balance of the loan and any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan.

LENDER'S EXPENDITURES. If any action or proceeding is commenced that would materially affect Lender's interest in the Property or if Grantor fails to comply with any provision of this Deed of Trust or any Related Documents, including but not limited to Grantor's failure to comply with any obligation to maintain Existing Indebtedness in good standing as required below, or to discharge or pay when due any amounts Grantor is required to discharge or pay under this Deed of Trust or any Related Documents, Lender on Grantor's behalf may (but shall not be obligated to) take any action that Lender deems appropriate on the Property and paying all costs for insuring, maintaining and preserving the Property. All such expenditures incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Note; or (C) be treated as a balloon payment which will be due and payable at the Note's maturity.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Deed of Trust:

Title. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in the Existing Indebtedness section below or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Deed of Trust, and (b) Grantor has the full right, power, and authority to execute and deliver this Deed of Trust to Lender.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons.

EXISTING INDEBTEDNESS. The following provisions concerning Existing Indebtedness are a part of this Deed of Trust:

Existing Lien. The lien of this Deed of Trust securing the Indebtedness may be secondary and inferior to an existing lien. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to prevent any default on such indebtedness, any default under the instruments evidencing such indebtedness, or any default under any security documents for such indebtedness.

EVENTS OF DEFAULT. Each of the following, at Lender's option, shall constitute an Event of Default under this Deed of Trust:

Payment Default. Borrower fails to make any payment when due under the Indebtedness.

Other Default. Grantor fails to comply with any other term, obligation, covenant or condition contained in this Deed of Trust or in any of the Related Documents.

Compliance Default. Failure to comply with any other term, obligation, covenant or condition contained in this Deed of Trust, the Note or in any of the Related Documents.

Default on Other Payments. Failure of Grantor within the time required by this Deed of Trust to make any payment for taxes or insurance, or any other payment necessary to prevent filing of or to effect discharge of any lien.

Death or Insolvency. The death of any Borrower or Grantor, the insolvency of Borrower or Grantor, the appointment of a receiver for any part of Borrower's or Grantor's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Borrower or Grantor.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the Indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the Indebtedness. In the event of a death, Lender, at its option, may, but shall not be required to, permit the guarantor's estate to assume unconditionally the obligations arising under the guaranty in a manner satisfactory to Lender, and, in doing so, cure any Event of Default.

Adverse Change. A material adverse change occurs in Borrower's or Grantor's financial condition, or Lender believes the prospect of payment or performance of the Indebtedness is impaired.

Insecurity. Lender in good faith believes itself insecure.

Existing Indebtedness. The payment of any installment of principal or any interest on the Existing Indebtedness is not made within the time required by the promissory note evidencing such indebtedness, or a default occurs under the instrument securing such indebtedness and is not cured during any applicable grace period in such instrument, or any suit or other action is commenced to foreclose any existing lien on the Property.

Right to Cure. If any default, other than a default in payment is curable and if Grantor has not been given a notice of a breach of the same provision of this Deed of Trust within the preceding twelve (12) months, it may be cured if Grantor, after receiving written notice from Lender demanding cure of such default: (1) cures the default within ten (10) days; or (2) if the cure requires more than ten (10) days, immediately initiates steps which Lender deems in Lender's sole discretion to be sufficient to cure the default and thereafter continues and completes all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any Event of Default under any indebtedness, or should Borrower or Grantor fail to comply with any of Borrower's or Grantor's obligations under this Deed of Trust, Trustee or Lender may exercise any one or more of the following rights and remedies:



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DEED OF TRUST
(Continued)

Election of Remedies. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or to take action to perform an obligation of Grantor under this Deed of Trust, after Grantor's failure to perform, shall not affect Lender's right to declare a default and exercise its remedies.

Accelerate Indebtedness. Lender shall have the right at its option to declare the entire indebtedness immediately due and payable, including any prepayment penalty which Borrower would be required to pay.

Foreclosure. With respect to all or any part of the Real Property, the Trustee shall have the right to exercise its power of sale and to foreclose by notice and sale, and Lender shall have the right to foreclose by judicial foreclosure, in either case in accordance with and to the full extent provided by applicable law.

Other Remedies. Trustee or Lender shall have any other right or remedy provided in this Deed of Trust or the Note or by law.

Sale of the Property. To the extent permitted by applicable law, Borrower and Grantor hereby waives any and all rights to have the Property marshalled. In exercising its rights and remedies, the Trustee or Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Deed of Trust, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and upon any appeal. Whether or not any court action is involved, and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the indebtedness payable on demand and shall bear interest at the rate from the date of the expenditure until repaid. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including attorneys' fees and expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveys, reports, and appraised fees, title insurance, and fees for the Trustee, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all other sums provided by law.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Deed of Trust:

Governing Law. This Deed of Trust will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Washington without regard to its conflicts of law provisions. This Deed of Trust has been accepted by Lender in the State of Washington.

Choice of Venue. If there is a lawsuit, Grantor agrees upon Lender's request to submit to the jurisdiction of the courts of Skagit County, State of Washington.

Time is of the Essence. Time is of the essence in the performance of this Deed of Trust.

Waiver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Washington as to all indebtedness secured by this Deed of Trust.

DEFINITIONS. The following capitalized words and terms shall have the following meanings when used in this Deed of Trust. Unless specifically stated to the contrary, all references to dollar amounts shall mean amounts in lawful money of the United States of America. Words and terms used in the singular shall include the plural, and the plural shall include the singular, as the context may require. Words and terms not otherwise defined in this Deed of Trust shall have the meanings attributed to such terms in the Uniform Commercial Code:

Beneficiary. The word "Beneficiary" means Whidbey Island Bank, and its successors and assigns.

Borrower. The word "Borrower" means FRANK ALAN BRESNAN SR and includes all co-signers and co-makers signing the Note and all their successors and assigns.

Deed of Trust. The words "Deed of Trust" mean this Deed of Trust among Grantor, Lender, and Trustee, and includes without limitation all assignment and security interest provisions relating to the Personal Property and Rents.

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Deed of Trust in the events of default section of this Deed of Trust.

Existing Indebtedness. The words "Existing Indebtedness" mean the indebtedness described in the Existing Lends provision of this Deed of Trust.

Grantor. The word "Grantor" means LYNN BRESNAN and FRANK ALAN BRESNAN SR.

Guaranty. The word "Guaranty" means the guaranty from guarantor, endorser, surety, or accommodation party to Lender, including without limitation a guaranty of all or part of the Note.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Note or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Note or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Trustee or Lender to enforce Grantor's obligations under this Deed of Trust, together with interest on such amounts as provided in this Deed of Trust.

Lender. The word "Lender" means Whidbey Island Bank, its successors and assigns.

Note. The word "Note" means the promissory note dated June 29, 2006, in the original principal amount of \$60,000.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement, NOTICE TO GRANTOR; The word "Property" means collectively the Real Property and the Personal Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The word "Real Property" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Related Documents. The word "Related Documents" means all principal, interest, and other amounts, costs and expenses payable under the Note or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Note or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Trustee or Lender to enforce Grantor's obligations under this Deed of Trust, together with interest on such amounts as provided in this Deed of Trust.

Trustee. The word "Trustee" means Whidbey Island Bank, its successors and assigns.

Trust. The word "Trust" means the trust created by this Deed of Trust.

Trust Agreement. The word "Trust Agreement" means the trust agreement between Lender and Grantor, together with all amendments, modifications, and substitutions for the Trust Agreement.

Trust Documents. The word "Trust Documents" means all instruments, including this Deed of Trust, that are necessary to create, amend, modify, or enforce the Trust.

Trustee's Obligations. The word "Trustee's Obligations" means all obligations of the Trustee under the Trust Documents.

Trustee's Rights. The word "Trustee's Rights" means all rights of the Trustee under the Trust Documents.

Trustee's Powers. The word "Trustee's Powers" means all powers of the Trustee under the Trust Documents.

Trustee's Duties. The word "Trustee's Duties" means all duties of the Trustee under the Trust Documents.

Trustee's Expenses. The word "Trustee's Expenses" means all expenses of the Trustee under the Trust Documents.

Trustee's Fees. The word "Trustee's Fees" means all fees of the Trustee under the Trust Documents.

Trustee's Compensation. The word "Trustee's Compensation" means all compensation of the Trustee under the Trust Documents.

Trustee's Indemnification. The word "Trustee's Indemnification" means all indemnification of the Trustee under the Trust Documents.

Trustee's Release. The word "Trustee's Release" means all release of the Trustee under the Trust Documents.

Trustee's Successors. The word "Trustee's Successors" means all successors of the Trustee under the Trust Documents.

Trustee's Assignments. The word "Trustee's Assignments" means all assignments of the Trustee under the Trust Documents.

Trustee's Delegation. The word "Trustee's Delegation" means all delegation of the Trustee under the Trust Documents.

Trustee's Authority. The word "Trustee's Authority" means all authority of the Trustee under the Trust Documents.

Trustee's Power of Sale. The word "Trustee's Power of Sale" means all power of sale of the Trustee under the Trust Documents.

Trustee's Power to Foreclose. The word "Trustee's Power to Foreclose" means all power to foreclose of the Trustee under the Trust Documents.

Trustee's Power to Sell. The word "Trustee's Power to Sell" means all power to sell of the Trustee under the Trust Documents.

DEED OF TRUST
(Continued)

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Deed of Trust.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

Trustee. The word "Trustee" means LAND TITLE COMPANY-Burlington, whose mailing address is 111 E GEORGE HOPPER ROAD, BURLINGTON, WA 98233 and any substitute or successor trustees.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS DEED OF TRUST, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

x Lynn Bresnan
LYNN BRESNAN

x Frank Alan Bresnan Sr
FRANK ALAN BRESNAN SR

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)

On this day before me, the undersigned Notary Public, personally appeared LYNN BRESNAN and FRANK ALAN BRESNAN SR, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals described in and who executed the Deed of Trust, and acknowledged that they signed the Deed of Trust as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 30th day of June, 2003

By Jeanne Bruland Residing at Burlington
Notary Public in and for the State of WA My commission expires 4/1/10



REQUEST FOR FULL RECONVEYANCE

To: _____, Trustee

The undersigned is the legal owner and holder of all indebtedness secured by this Deed of Trust. You are hereby requested, upon payment of all sums owing to you, to reconvey without warranty, to the persons entitled thereto, the right, title and interest now held by you under the Deed of Trust.

Date: _____ Beneficiary: _____
By: _____
Its: _____



DESCRIPTION:

PARCEL "A":

Lot 7, "CASCADE VISTA PARK," as per plat recorded in Volume 9 of Plats, pages 113 and 114, records of Skagit County, Washington.

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

PARCEL "B":

That portion of Lot 6, "CASCADE VISTA PARK," as per plat recorded in Volume 9 of Plats, pages 113 and 114, records of Skagit County, Washington, described as follows:

Beginning at the Northwest corner of said Lot 6;
thence South 07°02'19" East along the West line thereof, a distance of 152.90 feet;
thence North 80°23'19" East, a distance of 62.95 feet;
thence South 10°30'55" East, a distance of 124.98 feet to a point on the curved South line of Lot 6 which is 15.82 feet arc distance Westerly from the Southeast corner of Lot 6;
thence Easterly along said curve through a central angle of 1°19'15", an arc distance of 15.82 feet to the Southeast corner of Lot 6;
thence North 14°15'16" West along the East line of Lot 6, a distance of 267.67 feet to the Northeast corner of Lot 6;
thence North 88°56'29" West along the North line of Lot 6, a distance of 53.09 feet to the Northwest corner of Lot 6 and the point of beginning of this description,

EXCEPT that portion described as follows:

Beginning at a point on the West line of said Lot 6 which lies South 07°02'19" East, a distance of 152.90 feet from the Northwest corner of said Lot 6;
thence North 80°23'19" East, a distance of 62.95 feet;
thence North 10°30'55" West a distance of 2.61 feet;
thence North 80°13'45" East, a distance of 2.86 feet;
thence North 9°46'15" West, a distance of 46.36 feet;
thence South 80°13'45" West, a distance of 63.45 feet to the West line of said Lot 6;
thence South 07°02'19" East along said West line, a distance of 48.85 feet to the point of beginning.

TOGETHER WITH a non-exclusive easement for ingress, egress and utilities described as follows:

Beginning at the Northwest corner of said Lot 6;
thence South 07°02'19" East along the West line thereof, a distance of 152.90 feet;
thence North 80°23'19" East, a distance of 62.95 feet to the true point of beginning;
thence South 10°30'55" East along the East line of said portion of Lot 6, a distance of 124.98 feet to a point on the curved North line of McGarigle Road from which the radius point lies North 12°55'58" West, a distance of 686.20 feet;



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DESCRIPTION CONTINUED:

PARCEL "B" continued:

thence Westerly along said curve through a central angle of $00^{\circ}20'55''$, an arc distance of 4.17 feet;
thence North $10^{\circ}36'59''$ West, a distance of 59.02 feet;
thence North $18^{\circ}09'59''$ West, a distance of 4.44 feet;
thence North $10^{\circ}04'06''$ West, a distance of 24.25 feet;
thence North $7^{\circ}13'35''$ West, a distance of 37.58 feet to a point bearing South $80^{\circ}23'19''$ West, a distance of 2.52 feet from the true point of beginning;
thence North $80^{\circ}23'19''$ East, a distance of 2.52 feet to the true point of beginning.

ALSO, TOGETHER WITH a non-exclusive easement for ingress, egress and utilities described as follows:

That portion of Tract 2 above lying Northerly and Easterly of the following described line:

Beginning at a point on the West line of said Lot 6 which lies South $7^{\circ}02'19''$ East, a distance of 108.31 feet from the Northwest corner thereof;
thence North $81^{\circ}22'35''$ East, a distance of 34.16 feet;
thence North $80^{\circ}14'05''$ East, a distance of 24.50 feet;
thence South $9^{\circ}45'55''$ East, a distance of 36.35 feet;
thence South $7^{\circ}13'35''$ East, a distance of 7.68 feet to the South line of Tract 2 above and the terminal point of this description.

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



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