



200611290212
Skagit County Auditor

11/29/2006 Page 1 of 4 12:18PM

WHEN RECORDED RETURN TO
RON SPRAGG
20736 BULSON ROAD
MT. VERNON, WASHINGTON 98274

CHICAGO TITLE CO.

ACCOMMODATION RECORDING



CHICAGO TITLE INSURANCE COMPANY

SHORT FORM DEED OF TRUST

(For Use in the State of Washington Only)

R.S., J.S. by A.S. ATTY IN FACT 21st
THIS DEED OF TRUST, made this ~~16TH~~ day of November, 2006 between
MARK KUZEL AND PENNY KUZEL, HUSBAND AND WIFE
A.

AS GRANTOR(s)

whose address is

21229 84TH AVENUE WEST, EDMONDS, WASHINGTON 98026

CHICAGO TITLE INSURANCE COMPANY, a corporation, TRUSTEE, whose address is
3030 HOYT AVENUE, EVERETT, WASHINGTON 98201

and

RON SPRAGG AND JEAN SPRAGG, HUSBAND AND WIFE

Chicago Title Company has placed
this document for recording as a
customer courtesy and accepts no
liability for its accuracy or validity

AS BENEFICIARY

whose address is

20736 BULSON ROAD, MT. VERNON, WASHINGTON 98274

Grantor(s) hereby irrevocably grants, bargains, sells, and conveys to Trustee in trust, with power of sale,
the following described property in *Skagit* County, Washington:

LEGAL DESCRIPTION ATTACHED HERETO AS EXHIBIT "A" AND BY THIS REFERENCE MADE A PART HEREOF AS
IF FULLY INCORPORATED HEREIN.

THIS PROPERTY MAY NOT BE SOLD, OR TRANSFERRED WITHOUT THE BENEFICIARIES CONSENT. BREACH OF
THIS PROVISION, BENEFICIARY MAY DECLARE ALL SUMS DUE UNDER THIS DEED OF TRUST IMMEDIATELY
DUE AND PAYABLE, UNLESS PROHIBITED BY LAW.

This Deed of Trust is junior and subordinate
to that Deed of Trust recorded concurrently
herewith as Auditor's No. *200611290216*

Ron Spragg, Jean Spragg by Ron Spragg ATTY IN FACT
R.S., J.S. by A.S. ATTY IN FACT
SHORT LEGAL: LOT 4, CITY OF MOUNT VERNON, SP# MV-3-95. (COMPLETE LEGAL ATTACHED HERETO)

Tax Parcel Number(s): 340421-0-009-0403

TOGETHER WITH all the tenements, hereditaments and appurtenances, now or hereafter thereunto
belonging or in anywise appertaining, and the rents, issues and profits thereof and all other property
or rights of any kind or nature whatsoever further set forth in the Master Form Deed of Trust hereinafter
referred to, SUBJECT, HOWEVER, to the right, power and authority hereinafter given to and
conferred upon Beneficiary to collect and apply such rents, issues, and profits.

THIS DEED IS FOR THE PURPOSE OF SECURING PERFORMANCE of each agreement of
Grantors(s) incorporated by reference or contained herein and payment of the sum of
TWENTY-EIGHT THOUSAND SEVEN HUNDRED FIFTY AND 00/100

DOLLARS

(\$28,750.00) with interest thereon according to the terms of a promissory note of even date
herewith, payable to Beneficiary or order and made by Grantor(s); all renewals, modifications or extensions
thereof, and also such further sums as may be advanced or loaned by Beneficiary to Grantor(s), or any of
his/her/their successors or assigns, together with interest thereon at such rate as shall be agreed upon.....

LPB20/KLC/0606

By executing and delivering this Deed of Trust and the Note secured hereby, the parties agree that all provisions of Paragraphs 1 through 35 inclusive of the Master Form Deed of Trust hereinafter referred to, except such paragraphs as are specifically excluded or modified herein, are hereby incorporated herein by reference and made an integral part hereof for all purposes the same as if set forth herein at length, and the Grantor(s) hereby makes said covenants and agrees to fully perform all of said provisions. The Master Form Deed of Trust above referred to was recorded on the twenty-fifth (25th) day of July, 1968, in the Official Records of the offices of the County Auditors of the following counties in Washington in the book and at the page designated after the name of each county, to-wit:

COUNTY	BOOK OR VOLUME	PAGE NO.	AUDITOR'S FILE NO.
Adams	2 of Record. Instr.	513-16	122987
Asotin	Microfilmed Under Auditor's No.		101986
Benton	241 of Official Rec.	695A-C	592931
Chelan	688 of Official Rec.	1682-1685	681844
Clallam	315 of Official Rec.	195-198	383176
Clark	Aud. Microfilm No.	702859-702862	G-519253
Columbia	49 of Deeds	198-201	F-3115
Cowlitz	747 of Official Rec.	234-237	675475
Douglas	125 of Mtgs.	120-123	151893
Ferry	28 of Deeds	413-416	153150
Franklin	11 of Official Rec.	138-141	309636
Garfield	Microfilmed under Auditor's No.		13044
Grant	44 of Rec. Doc.	373-376	538241
Grays Harbor	21 of General	31-34	207544
Island	181 of Official Rec.	710-713	211628
Jefferson	4 of Official Rec.	316-319	196853
King	5690 of Mtgs.	436-439	6382309
Kitsap	929 of Official Rec.	480-483	934770
Kittitas	111 of Mtgs.	361-364	348693
Klickitat	101 of Mtgs.	107-110	131095
Lewis	7 of Official Rec.	839-842	725562
Lincoln	107 of Mortgages	776-779	316596
Mason	Reel 48	Frame 835-838	236038
Okanogan	121 of Mortgages	517-519A	560658
Pacific	213 of Official Rec.	649-652	55707
Pend Oreille	27 of Mtgs.	8-11	126854
Pierce	1254 of Mtgs.	707-710	2250799
San Juan	28 of Mtgs.	459-462	69282
Skagit	19 of Official Rec.	80-83	716277
Skamania	47 of Mtgs.	41-44	70197
Snohomish	233 of Official Rec.	540-543	2043549
Spokane	14 of Official Rec.	1048-1051	376267C
Stevens	109 of Mtgs.	394-397	390635
Thurston	454 of Official Rec.	731-734	785350
Waukiakum	17 of Mtgs.	89-92	24732
Walla Walla	308 of Mtgs.	711-714	495721
Whatcom	82 of Official Rec.	855-858	1047522
Whitman	1 of Misc.	291-294	382282
Yakima	712 of Official Rec.	147-150	2170555

A copy of such Master Form Deed of Trust is hereby furnished to the person executing this Deed of Trust and by executing this Deed of Trust the Grantor(s) acknowledges receipt of such Master Form Deed of Trust. The property which is the subject of this Deed of Trust is not used principally or primarily for agriculture or farming purposes.



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The undersigned Grantor(s) requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at the address hereinbefore set forth.

WITNESS the hand(s) and seal(s) of the Grantor(s) on the day and year first above written.

MARK KUZEL

A.

PENNY KUZEL

STATE OF WASHINGTON

SS

COUNTY OF Snohomish

ON THIS 22 DAY OF November, 2006 BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR THE STATE OF WASHINGTON, DULY COMMISSIONED AND SWORN, PERSONALLY APPEARED (Mark A. Kuzel & Penny Kuzel) KNOWN TO ME TO BE THE INDIVIDUAL(S) DESCRIBED IN AND WHO EXECUTED THE WITHIN INSTRUMENT AND ACKNOWLEDGED THAT they SIGNED AND SEALED THE SAME AS their FREE AND VOLUNTARY ACT AND DEED, FOR THE USES AND PURPOSES HEREIN MENTIONED.

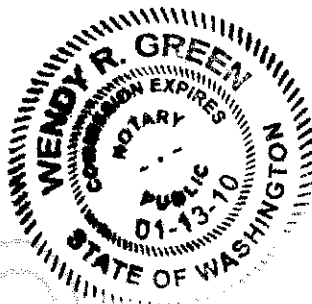
NOTARY SIGNATURE

PRINTED NAME:

NOTARY PUBLIC IN AND FOR THE STATE OF WASHINGTON

RESIDING AT Everett

MY COMMISSION EXPIRES ON 01-13-10



200611290212
Skagit County Auditor

11/29/2006 Page

3 of

4 12:18PM

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EXHIBIT "A"

PARCEL A:

Lot 4, CITY OF MOUNT VERNON SHORT PLAT NO. MV-3-95, approved February 13, 1995, recorded February 13, 1995, in Volume 11 of Short Plats, pages 181 and 182, under Auditor's File No. 9502130077, records of Skagit County, Washington, and being a portion of the Southwest Quarter of the Northwest Quarter of Section 21, Township 34 North, Range 4 East of the Willamette Meridian.

Situated in Skagit County, Washington

PARCEL B:

An non-exclusive easement for ingress, egress and utilities over and across the following described tract:

That portion of the West Half of the Southwest Quarter of the Northwest Quarter of Section 21, Township 34 North, Range 4 East of the Willamette Meridian, described as follows:

Beginning at a point on the West line of said subdivision 160 feet South of the North line thereof;

Thence East to a point 330 feet West of the East line of said West Half of the Southwest Quarter of the Northwest Quarter of Section 21;

Thence North 30 feet;

Thence West to the West line of said subdivision;

Thence South 30 feet to the point of beginning;

EXCEPT the West 30 feet thereof lying within the boundaries of LaVenture Road, as conveyed by deed recorded January 4, 1912 and July 16, 1987, under Auditor's File No. 88414 and 8707160028, records of Skagit County, Washington.

Situated in Skagit County, Washington

- END OF EXHIBIT "A" -



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