

When recorded mail to:
Equity Loan Services, Inc.
1100 Superior Avenue, Suite 200
Cleveland, Ohio 44114
Attn: Recording Coordinators



200807280174
Skagit County Auditor

7/28/2008 Page 1 of 4 2:08PM

Tax Parcel No: P108066
Title Order No: WILD
Reference No: 325.0000146255.A01

DEED OF TRUST

THIS DEED OF TRUST, made this 18th day of July, 2008, between
GRANTOR(S) STACY L. LEWIS, A SINGLE PERSON

22068 McMurray Shore Dr
Mount Vernon WA 98274

TRUSTEE(S) TRUSTEE SERVICES, INC
PO BOX 2980 SILVERDALE WA 98383

WILD
GUARDIAN NORTHWEST TITLE CO.

ACCOMMODATION RECORDING

and School Employees Credit Union of Washington, Beneficiary, whose address is:
325 Eastlake Avenue East, Seattle WA 98109-5466.

Witnesseth: Grantor hereby bargains, sells and conveys to Trustee in Trust, with power of sale, the following described real property in SKAGIT County, Washington.

ABBRV. LEGAL:

LOT 8 LAKE MCMURRAY ESTATES VOL 16 PG 55-59

(SEE ATTACHED LEGAL DESCRIPTION)

LEWIS
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which real property is not used principally for agriculture or farming purposes, together with all the tenements, hereditaments, and appurtenances now or hereafter thereunto belonging or in any wise appertaining, and the rents, issues, and profits thereof.

This deed is for the purpose of securing performance of each agreement of the Grantor herein contained, and payment of the sum of Thirty Thousand and 00/100 DOLLARS

Dollars (\$30,000.00) with interest, in accordance with the terms of a promissory note of even date herewith, payable to Beneficiary or order, and made by Grantor, and all renewals, modifications, and extensions thereof, and also such further sums as may be advanced or loaned by Beneficiary to Grantor, or any of their successors or assigns, together with interest thereon at such rate as shall be agreed upon.

To protect the security of this Deed of Trust, Grantor conveys and agrees:

1. To keep the property in good condition and repair; to permit no waste thereof; to complete any building, structure, or improvement being built or about to be built thereon; to restore promptly any building, structure, or improvement thereon which may be damaged or destroyed; and to comply with all laws, ordinances, regulation, covenants, conditions, and restrictions affecting the property.
2. To pay before delinquent all lawful taxes and assessments upon the property; to keep the property free and clear of all other charges, liens, or encumbrances impairing the security of this Deed of Trust.
3. To keep all building now or hereafter erected on the property described herein continuously insured against loss by fire or other hazards in an amount not less than the total debt secured by this Deed of Trust. All policies shall be held by the Beneficiary, and be in such companies as the Beneficiary may approve and have loss payable first to beneficiary as its interest may appear and then to the Grantor. The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in such order as the Beneficiary shall determine. Such application by the Beneficiary shall not cause discontinuance of any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of the Grantor in insurance policies then in force shall pass to the purchaser at the foreclosure sale.
4. To defend any action or proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of the Trustee, and to pay all costs and expenses, including cost of title search and attorney's fees in a reasonable amount, in any such action or proceeding, and in any suit brought by Beneficiary to foreclose this Deed of Trust.
5. To pay all costs, fees, and expenses in connection with this Deed of Trust, including the expenses of the Trustee incurred in enforcing the obligation secured hereby and Trustee's and attorney's fees actually incurred, as provided by statute.
6. Should Grantor fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances, or other charges against the property hereinabove described, Beneficiary may pay the same, and the amount so paid, with interest at the rate set forth in the note secured hereby, shall be added to and become a part of the debt secured in this Deed of Trust.

(continued on reverse side)

IT IS MUTUALLY AGREED THAT:

1. In the event any portion of the property is taken or damaged in an eminent domain proceeding, the entire amount of the award or such portion thereof as may be necessary to fully satisfy the obligation secured hereby, shall be paid to Beneficiary to be applied to such obligation.
2. By accepting payment of any sum secured hereby after its due date, Beneficiary does not waive its right to require prompt payment when due of all other sums so secured or to declare default for failure to so pay.
3. The Trustee shall reconvey all or any part of the property covered by this Deed of Trust to the person entitled thereto, on written request of the Beneficiary, or upon satisfaction of the obligation secured and written request for reconveyance made by the Beneficiary or the person entitled thereto. Grantor agrees to pay all other fees and charges related to releasing the security upon full payment including any recording costs and reconveyance fees for preparing documents in connection with the release of security.
4. Upon default by Grantor in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, all sums secured hereby shall immediately become due and payable at the option of the Beneficiary. In such event and upon written request of Beneficiary, Trustee or Trustee's authorized agent shall sell the trust property, in accordance with the Deed of Trust Act of the state of Washington (as amended) at public auctioned the highest bidder. Any person except Trustee may bid at Trustee's sale. Trustee shall apply the proceeds of the sale as follows: (1) to the expense of the sale, including a reasonable Trustee's fee and attorney's fee; (2) to the obligation secured by this Deed of Trust; (3) the surplus, if any, shall be distributed to the persons entitled thereto or shall be deposited (less clerk's filing fee) with the clerk of the superior court of the county in which the sale takes place.
5. Trustee shall deliver to the purchaser at the sale its deed, without warranty, which shall convey to the purchase the interest in the property which Grantor had or had the power to convey at the time of his execution of this Deed of Trust, and such as he may have acquired thereafter. Trustee's deed shall recite the facts showing that the sale was conducted in compliance and conclusive evidence thereof in favor of bonafide purchasers and encumbrancers for value.
6. The power of sale conferred by this Deed of Trust and by the Deed of Trust Act of the State of Washington is not an exclusive remedy; Beneficiary may cause this Deed of Trust to be foreclosed as a mortgage.
7. In the event of the death, incapacity, disability or resignation of Trustee, Beneficiary shall appoint in writing a successor trustee, and upon the recording of such appointment in the mortgage records of the county in which this Deed of Trust is recorded, the successor Trustee shall be vested with all powers of the original Trustee. The Trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Grantor, Trustee, or Beneficiary shall be a party unless such action or proceeding is brought by the Trustee.
8. Grantor shall not sell, or transfer its interest in the Real Property or any interest or part thereof, without the Lender's prior written consent. A sale, assignment, or transfer means the conveyance of real property or any right, title or interest therein; whether legal or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, 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 real property interest. Transfer also includes any change in ownership of more than fifty percent (50%) of the interests of Grantor. However, this option shall not be exercised by Lender if exercise is prohibited by federal law or by Washington law.
9. This Deed of Trust applied to, insures to the benefit of and is binding not only on the parties hereto, but on their heirs, devisees, legatees, administrators, executors, successors, and assigns. The term Beneficiary shall mean the holder and owner of the note secured hereby, whether or not names as Beneficiary herein.

X Stacy Lynn Lewis

X _____

STATE OF WASHINGTON

COUNTY OF Skagit

I certify that I know or have satisfactory evidence that Stacy Lynn Lewis
_____ is (are) the person(s) who appeared before me, and said person(s) acknowledged that
she signed this instrument and acknowledged it to be her free and
voluntary act for the uses and purposes mentioned in the instrument.

Dated July 22, 2008

Geri J. Nielsen
Notary Public
My appointment expires 8/20/2010 Geri J. Nielsen



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Skagit County Auditor

EXHIBIT A

LOT 8, PLAT OF LAKE MCMURRAY ESTATES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 16 OF PLATS PAGE 55 THROUGH 59, RECORDS OF SKAGIT COUNTY WASHINGTON.

EASEMENT DELINEATED ON THE FACE OF SAID PLAT;
FOR: DRIVEWAY
AFFECTS: NORTHEASTERLY PORTION OF SAID PREMISES

EASEMENT DELINEATED ON THE FACE OF SAID PLAT;
FOR: DRAINAGE
AFFECTS: SOUTHERLY PORTION OF SAID PREMISES

EASEMENT DELINEATED ON THE FACE OF SAID PLAN;
FOR: WETLAND PROTECTION BUFFER
AFFECTS: 50 FOOT AREA IN THE WESTERLY PORTION OF SAID PREMISES

EASEMENT DELINEATED ON THE FACE OF SAID PLAN;
FOR: WETLAND PROTECTION AREA
AFFECTS: WESTERLY PORTION OF SAID PREMISES
WETLAND BOUNDARY AS DELINEATED ON THE FACE OF SAID PLAT;

EASEMENT DELINEATED ON THE FACE OF SAID PLAT;
FOR: ROAD, SLOPES AND DRAINAGE
AFFECTS: MCMURRAY SHORES DRIVE

BUILDABLE AREAS LIMITS AS DELINEATED ON THE FACE OF SAID PLAT. EASEMENT PROVISIONS CONTAINED ON THE FACE OF SAID PLAT, AS FOLLOW:

UTILITY EASEMENT:

AN EASEMENT IS HEREBY RESERVED AND GRANTED TO PUGET SOUND POWER AND LIGHT COMPANY AND GTE NORTHWEST AND THEIR

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EXHIBIT A
(continued)

RESPECTIVE SUCCESSORS AND ASSIGNS UNDER AND UPON TRACT A (CORPORATE ROADS EASEMENT), AND THE EXTERIOR 10 FEET PARALLEL WITH AND ADJACENT TO THE STREET (TRACT A) FRONTAGE OF ALL LOTS IN WHICH TO INSTALL LAY, CONSTRUCT, RENEW OPERATE AND MAINTAIN UNDERGROUND CONDUITS, CABLES, AND WIRES WITH NECESSARY FACILITIES AND OTHER EQUIPMENT FOR THE PURPOSE OF SERVING THE SUBDIVISION AND OTHER PROPERTY WITH ELECTRIC AND TELEPHONE, TOGETHER WITH THE RIGHT TO ENTER UPON THE LOTS AT ALL TIMES FOR THE PURPOSE STATED RECORDED UNDER AUDITORS FILE NO. 9210260015, RECORDS OF SKAGIT COUNTY, WASHINGTON.

DRAINAGE EASEMENT:

EASEMENTS ARE HEREBY RESERVED AND GRANTED TO THE HOMEOWNERS ASSOCIATION UNDER DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR LAKE MCMURRAY ESTATES CONTAINED IN INSTRUMENTS RECORDED UNDER AUDITOR'S FILE NO. 9409190112 AND THEIR RESPECTIVE SUCCESSORS AND ASSIGNS FOR THE AREAS SHOWN ON THIS PLAT ESTABLISHED FOR DRAINAGE PURPOSES, FOR INSTALLATION CONSTRUCTION, OPERATION AND MAINTENANCE DRAINAGE DITCHES PIPES, SWALES, AND CHANNELS, TOGETHER WITH RIGHTS TO ENTER UPON THE LOTS AT ALL TIMES FOR THE PURPOSES STATED

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV. LEGAL:

LOT 8 LAKE MCMURRAY ESTATES VOL 16 PG 55-59

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO STACY L. LEWIS, A SINGLE PERSON FROM RONALD H. ADAMS AND VICTORIA LINDA ADAMS, HUSBAND AND WIFE BY DEED DATED MARCH 11, 2003 AND RECORDED MARCH 20, 2003 IN INSTRUMENT 200303200135, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY, WASHINGTON.

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