

**When Recorded Return To:**

Horizon Bank  
c/o Keller Rohrback L.L.P.  
1201 Third Avenue, Suite 3200  
Seattle, WA 98101



200811210077

Skagit County Auditor

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**TRUSTEE'S DEED**

The GRANTOR, Amy Phillips, as present Trustee under that Deed of Trust, as herein particularly described, in consideration of the premises and payments, recited below, hereby grants and conveys, without representation or warranty, expressed or implied, to Horizon Bank, as GRANTEE, that real property, situated in Skagit County, State of Washington, described as follows:

Lot 18, TOGETHER WITH a portion of Lot 17, PLAT OF MARINE HEIGHTS, according to the plat thereof recorded in Volume 16 of Plats, Pages 173 through 175, under Auditor's File No. 9707220058, more particularly described as follows:

Beginning at the Northwest corner of Lot 18 in said Plat of Marine Heights; Thence South 79 degrees 56'30" East 177.16 feet; Thence through a curve to the right, having a radius of 193.33 feet, and arc length of 175.16 feet and a delta of 51 degrees 54'37"; Thence through a curve to the right, having a radius of 46.00 feet, and arc length of 90.06 feet and a delta of 112 degrees 10'39"; Thence North 15 degrees 41'25" East 66.04 feet to the point of beginning;

(Also known as Lot 18C of Survey Recorded July 11, 2001, under Auditor's File No. 200107110195, records of Skagit County, Washington).

Situated in Skagit County, Washington.

The postal address of the Property is 4306 Marine Heights Way, Anacortes, Washington 98221. The Tax Parcel No. is 4695-000-018-0000 (P111756).

**RECITALS:**

1. This conveyance is made pursuant to the powers, including the power of sale, conferred upon said Trustee, by that certain Deed of Trust between Laura Miller, a single individual as her separate estate, as Grantor, to Westward Financial Services as Trustee, to secure an obligation to Horizon Bank, as Beneficiary, which Deed of Trust was recorded on April 14, 2006, under Instrument No. 200604140144, records of Skagit County, Washington.
2. Said Deed of Trust was executed to secure, together with other undertakings, the payments of a promissory note according to the terms thereof, in favor of Horizon

Bank, and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.

3. The described Deed of Trust provides that the real property conveyed therein is not used principally for agricultural or farming purposes.
4. Default having occurred in the obligations secured and/or covenants of the Grantor as set forth in "Notice of Trustee's Sale" described below, which by the terms of the Deed of Trust made operative the power to sell, thirty-day advance "Notice of Default" was transmitted to the Grantor, and the Grantor was personally served with said Notice in accordance with applicable law.
5. Horizon Bank being then the holder of the indebtedness secured by said Deed of Trust, delivered to said Trustee a written request directing said Trustee to sell the described property in accordance with the law and the terms of said Deed of Trust.
6. The defaults specified in the "Notice of Default" not having been cured, the Trustee, in compliance with the terms of said Deed of Trust, executed and on August 13, 2008, recorded in the office of the Auditor of Skagit County, Washington, a "Notice of Trustee Sale" of said property as Instrument No. 20080813.
7. The Trustee, in its aforesaid "Notice of Trustee's Sale" fixed the place of sale as the main entrance of the Skagit County Courthouse, 205 West Kincaid Street, in the City of Mount Vernon, State of Washington, a public place; fixed the date and time of sale as November 14, 2008, at 10:00 am; and in accordance with law, caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served prior to ninety (90) days before the sale; further, the Trustee caused a copy of said "Notice of Trustee's Sale" to be published once between the thirty-five (35) and twenty-eight (28) day before the date of sale, and once between the fourteenth (14) and seventh (7) day before the date of sale in a legal newspaper in each county in which the property or any part thereof is situated; and further, included with this Notice, which was transmitted or served to or upon the Grantor or his successor-in-interest, a "Notice of Foreclosure" in substantially the statutory form, to which copies of the Grantor's Note and Deed of Trust were attached.
8. During foreclosure, no action was pending on an obligation secured by said Deed of Trust.
9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given, as provided in Chapter 61.24 RCW.
10. The default specified in the "Notice of Trustee's Sale" not having been cured ten (10) days prior to the date of Trustee's Sale and said obligation secured by said Deed of Trust remaining unpaid, on November 14, 2008, the date of sale, which was not fewer than 190 days after the date of default in the obligation secured, the Trustee then and



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there sold at public auction to said Grantee, the highest bidder therefore, the property hereinabove described, for the sum of \$495,000.00.

DATED this 20th day of November, 2008.



Amy Phillips, Trustee  
Keller Rohrback L.L.P.  
1201 Third Avenue, Suite 3200  
Seattle, Washington 98101-3052  
(206) 623-1900

STATE OF WASHINGTON )  
COUNTY OF KING ) ss.

On this day personally appeared before me Amy Phillips, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that she signed the same as her free and voluntary act and deed for the uses and purposes therein mentioned, and on oath stated that she is authorized to execute the foregoing instrument.

WITNESS my hand and official seal hereto affixed this 20th day of November, 2008.







Print Name Darla Marshall  
NOTARY PUBLIC in and for the State of  
Washington, residing in King County.  
My commission expires: JUNE 3, 2012

3806  
SKAGIT COUNTY WASHINGTON  
REAL ESTATE EXCISE TAX

NOV 21 2008

Amount Paid   
Skagit Co. Treasurer  
 Deputy



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