



201001290116

Skagit County Auditor

1/29/2010 Page 1 of 3 2:37PM

After Recording Return To:  
RAAS, JOHNSEN & STUEN, P.S.  
1503 E Street, P.O. Box 5746  
Bellingham, WA 98227

**DOCUMENT TITLE:** Mortgage

**GRANTOR:** Verne Arden Ruyle II, a married man, as his separate estate

**GRANTEE:** Gloria Gayle Ruyle, a single woman

**ABBREVIATED LEGAL DESCRIPTION:** SE 1/4 of SE 1/4 of Section 8 and SW 1/4 of SW 1/4 of Section 9, Township 35 North, Range 7 East

**ADDITIONAL LEGAL DESCRIPTION ON PAGE 2 OF DOCUMENT.**

**ASSESSOR'S TAX/PARCEL NUMBERS:** P42305, P42322

## MORTGAGE

THE MORTGAGOR **Verne Arden Ruyle II**, a married man, as his separate estate, hereby mortgages to **Gloria Gayle Ruyle**, a single woman, to secure payment of the sum of Two Hundred Thirty Five Thousand and 00/XX Dollars (\$235,000.00) according to the terms of the Promissory Note executed this same date, the following described real estate which is the separate property of Verne Arden Ruyle:

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**Parcel 42322:** The Southwest quarter of the Southwest quarter of Section 9, Township 35 North, Range 7 East of the Willamette Meridian

**Parcel 42305:** Southeast quarter of the Southeast quarter of Section 8, Township 35 North, Range 7 East of the Willamette Meridian

All situate in Skagit County, Washington

This loan shall be interest-free except in the event of a default, as set forth below. The first payment of principal in the sum of \$50,000 and 00/XX Dollars (\$50,000.00) is due on April 1, 2010; the balance of \$185,000 and 00/XX Dollars (\$185,000.00) is due on December 1, 2010.

The mortgagor promises and agrees to pay before delinquency all taxes, special assessments and other public charges levied, assessed or charged against said described premises, and to keep said described premises insured against loss or damage by fire in the sum of Two Hundred Thirty-Five Thousand and 00/XX Dollars (\$235,000.00) for the benefit of the mortgagee and to timely deliver a copy of all policies and renewals to the mortgagee.

If the mortgagor shall fail to pay any installment of principal secured hereby when due or to keep or perform any covenant or agreement aforesaid, then (1) the whole indebtedness hereby secured shall immediately become due and payable, at the election of the mortgagee, (2) a late penalty of 1% of the unpaid balance shall immediately become due and payable, and (3) interest at the statutory rate shall accrue on the unpaid balance from the date of default until the entire balance is paid in full.

The mortgagor agrees to pay all of the mortgagee's costs of collection, foreclosure,

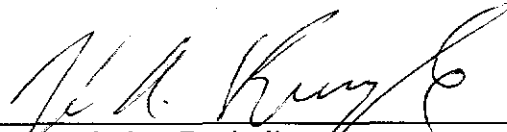
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and/or sale, including filing fees, service of process fees, notices of publication, and reasonable attorney fees.

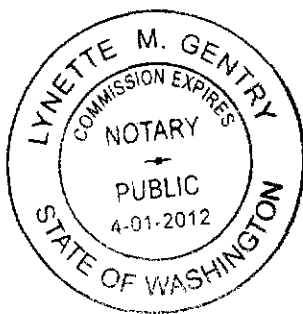
**DATED** this 12 day of January, 2010.

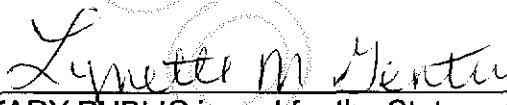
  
Verne Arden Ruyle II  
A married man, concerning  
his separate property

STATE OF WASHINGTON)  
COUNTY OF SKAGIT ) ss.

I certify that I know or have satisfactory evidence that Verne Arden Ruyle II is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 1-12-2010



  
NOTARY PUBLIC in and for the State  
of Washington, residing at Concrete, WA  
My appointment expires: 4-1-12

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