



201210050162  
Skagit County Auditor

10/5/2012 Page 1 of 7 3:30PM

When recorded return to:

K. Allen Gomez  
19 PAMAZON WAY  
NOVATO CALIFORNIA  
94949

GUARDIAN NORTHWEST TITLE CO.

DEED OF TRUST

(For use in the State of Washington only)

ACCOMMODATION RECORDING ONLY

THIS DEED OF TRUST, made this 31<sup>st</sup> day of May 2012 between WILD

as GRANTOR(S), Susan R. Bissett  
whose address is 7504 West Shore Drive

and Novato WA 98221  
as TRUSTEE,  
whose address is Guardian Northwest Title

and  
as BENEFICIARY, K. Allen Gomez  
whose address is 19 PAMAZON WAY  
NOVATO CALIFORNIA 94949

WITNESSETH: Grantor(s) hereby bargain(s), sell(s), and convey(s) to Trustee in trust, with power of sale, the following described real property in Skagit County, Washington:

See Exhibit A

Abbreviated Legal: (Required if full legal not inserted above)

Tax Parcel Number(s): P31247  
3501110-003-0309

which real property is not used principally for agricultural 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 of Trust is for the purpose of securing performance of each agreement of Grantor(s) contained in this Deed of Trust, and payment of the sum of

three thousand Dollars (\$ 30,000 )

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

DUE DATE: The entire balance of the promissory note secured by this Deed of Trust, together with any and all interest accrued thereon, shall be due and payable in full on May 31, 2022.

To protect the security of this Deed of Trust, Grantor(s) covenant(s) and agree(s):

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, regulations, 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 buildings 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 the Beneficiary, as its interest may appear, and then to the Grantor(s). 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(s) in insurance policies then in force shall pass to the purchaser at the foreclosure sale.
4. To defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or 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(s) 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.
7. DUE ON SALE: (OPTIONAL – *Not applicable unless initiated by Grantor and Beneficiary.*) The property described in this security instrument may not be sold or transferred without the Beneficiary's consent. Upon breach of this provision, Beneficiary may declare all sums due under the note and Deed of Trust immediately due and payable, unless prohibited by applicable law.

\_\_\_\_\_  
Grantor initials

\_\_\_\_\_  
Beneficiary initials

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 as may be necessary to fully satisfy the obligation secured by this Deed of Trust shall be paid to Beneficiary to be applied to said obligation.
2. By accepting payment of any sum secured by this Deed of Trust 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 Grantor(s) and the Beneficiary, or upon satisfaction of the obligation secured and written request for reconveyance made by the Beneficiary or the person entitled thereto.
4. Upon default by Grantor(s) in the payment of any indebtedness secured by this Deed of Trust or in the performance of any agreement contained in this Deed of Trust, all sums secured hereby shall immediately become due and payable at the option of the Beneficiary subject to any cure period provided in the note secured by this Deed of Trust. In such event and upon written request of Beneficiary, Trustee shall sell the trust property, in accordance with the Deed of Trust Act of the State of Washington, at public auction to 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; and (3) the surplus, if any, shall be distributed to the persons entitled thereto.
5. Trustee shall deliver to the purchaser at the sale its deed, without warranty, which shall convey to the purchaser all right, title and interest in the real and personal property which Grantor(s) had or had the power to convey at the time of the execution of this Deed of Trust, and such as Grantor(s) may have acquired thereafter. Trustee's deed shall recite the facts showing that the sale was conducted in compliance with all the requirements of law and of this Deed of Trust, which recital shall be prima facie evidence of such compliance and conclusive evidence thereof in favor of bona fide purchaser 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, or at the discretion of the Beneficiary, Beneficiary may 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 an action or proceeding in which Grantor(s), Trustee, or Beneficiary shall be a party unless such action or proceeding is brought by the Trustee.
8. This Deed of Trust applies to, inures to the benefit of, and is binding not only on the parties hereto, but on his/her/their heirs, devisees, legatees, administrators, executors, and assigns. The term Beneficiary shall mean the holder and owner of the note secured hereby, whether or not named as Beneficiary herein.

9. ADDITIONAL TERMS AND CONDITIONS: (check one)

a.  None

b.  As set forth on the attached Exhibit B which is incorporated by this reference.

(Note: If neither "a" nor "b" is checked, then option "a" applies.)

Balloon Payment on May 31 2022

Susan R. Bassett

STATE OF Washington  
 COUNTY OF Skagit

ss.

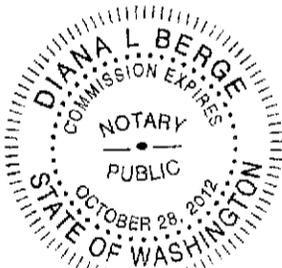
I certify that I know or have satisfactory evidence that Susan R. Bassett

(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 this instrument.

Dated: 10/5/2012

Diana L. Berge

Notary name printed or typed: Diana L. Berge  
 Notary Public in and for the State of Washington  
 Residing at Anacortes WA  
 My appointment expires: 10/30/2012



REQUEST FOR FULL RECONVEYANCE - Do not record. To be used only when note has been paid.

TO: TRUSTEE

The undersigned is the legal owner and holder of the note and all other indebtedness secured by the within Deed of Trust. Said note, together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said note above mentioned, and all other evidences of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now held by you thereunder.

Dated: \_\_\_\_\_



201210050162  
 Skagit County Auditor

# EXHIBIT A

## Description:

### Parcel A:

Tract 2 of Short Plat No. 18-82, dated the 18th day of June, 1982, and recorded under Auditor's File No. 8206210004, in Book 5 of Short Plats, at page 194, the same being a portion of Tract B, Short Plat No. 10-78, of Government Lot 3, in Section 11, Township 35 North, Range 1 East, Willamette Meridian, approved March 2, 1978, and recorded in Volume 2 of Short Plats, page 196, Auditor's File No. 874744.

### Parcel B:

A non-exclusive easement for common driveway over Tract A of Short Plat No. 10-78, in Government Lot 3, Section 11, Township 35 North, Range 1 East, Willamette Meridian, approved March 2, 1978 and recorded in Volume 2 of Short Plats, page 196, under Auditor's File No. 874744, as established in that certain Easement and Road Maintenance Agreement recorded September 14, 1994, under Auditor's File No. 9409140035, records of Skagit County, Washington; EXCEPT any portion thereof lying within the main tract described above.

Situate in Skagit County, Washington.



201210050162  
Skagit County Auditor

Susan Basset - Refinance

*Exhibit B*

Compound Period: Monthly

Nominal Annual Rate: 6.000%

CASH FLOW DATA

Event	Date	Amount	Number	Period	End Date
1 Loan	5/31/2012	30,000.00	1		
2 Payment	6/30/2012	214.93	119	Monthly	4/30/2022
3 Payment	5/31/2022	19,574.24	1		

AMORTIZATION SCHEDULE - Normal Amortization

	Date	Payment	Interest	Principal	Balance
Loan	5/31/2012				30,000.00
1	6/30/2012	214.93	150.00	64.93	29,935.07
2	7/31/2012	214.93	149.68	65.25	29,869.82
3	8/31/2012	214.93	149.35	65.58	29,804.24
4	9/30/2012	214.93	149.02	65.91	29,738.33
5	10/31/2012	214.93	148.69	66.24	29,672.09
6	11/30/2012	214.93	148.36	66.57	29,605.52
7	12/31/2012	214.93	148.03	66.90	29,538.62
2012 Totals		1,504.51	1,043.13	461.38	
8	1/31/2013	214.93	147.69	67.24	29,471.38
9	2/28/2013	214.93	147.36	67.57	29,403.81
10	3/31/2013	214.93	147.02	67.91	29,335.90
11	4/30/2013	214.93	146.68	68.25	29,267.65
12	5/31/2013	214.93	146.34	68.59	29,199.06
13	6/30/2013	214.93	146.00	68.93	29,130.13
14	7/31/2013	214.93	145.65	69.28	29,060.85
15	8/31/2013	214.93	145.30	69.63	28,991.22
16	9/30/2013	214.93	144.96	69.97	28,921.25
17	10/31/2013	214.93	144.61	70.32	28,850.93
18	11/30/2013	214.93	144.25	70.68	28,780.25
19	12/31/2013	214.93	143.90	71.03	28,709.22
2013 Totals		2,579.16	1,749.76	829.40	
20	1/31/2014	214.93	143.55	71.38	28,637.84
21	2/28/2014	214.93	143.19	71.74	28,566.10
22	3/31/2014	214.93	142.83	72.10	28,494.00
23	4/30/2014	214.93	142.47	72.46	28,421.54
24	5/31/2014	214.93	142.11	72.82	28,348.72
25	6/30/2014	214.93	141.74	73.19	28,275.53
26	7/31/2014	214.93	141.38	73.55	28,201.98
27	8/31/2014	214.93	141.01	73.92	28,128.06
28	9/30/2014	214.93	140.64	74.29	28,053.77
29	10/31/2014	214.93	140.27	74.66	27,979.11
30	11/30/2014	214.93	139.90	75.03	27,904.08
31	12/31/2014	214.93	139.52	75.41	27,828.67
2014 Totals		2,579.16	1,698.61	880.55	
32	1/31/2015	214.93	139.14	75.79	27,752.88



201210050162

Skagit County Auditor

33	2/28/2015	214.93	138.76	76.17	27,676.71
34	3/31/2015	214.93	138.38	76.55	27,600.16
35	4/30/2015	214.93	138.00	76.93	27,523.23
36	5/31/2015	214.93	137.62	77.31	27,445.92
37	6/30/2015	214.93	137.23	77.70	27,368.22
38	7/31/2015	214.93	136.84	78.09	27,290.13
39	8/31/2015	214.93	136.45	78.48	27,211.65
40	9/30/2015	214.93	136.06	78.87	27,132.78
41	10/31/2015	214.93	135.66	79.27	27,053.51
42	11/30/2015	214.93	135.27	79.66	26,973.85
43	12/31/2015	214.93	134.87	80.06	26,893.79
2015 Totals		2,579.16	1,644.28	934.88	
44	1/31/2016	214.93	134.47	80.46	26,813.33
45	2/29/2016	214.93	134.07	80.86	26,732.47
46	3/31/2016	214.93	133.66	81.27	26,651.20
47	4/30/2016	214.93	133.26	81.67	26,569.53
48	5/31/2016	214.93	132.85	82.08	26,487.45
49	6/30/2016	214.93	132.44	82.49	26,404.96
50	7/31/2016	214.93	132.02	82.91	26,322.05
51	8/31/2016	214.93	131.61	83.32	26,238.73
52	9/30/2016	214.93	131.19	83.74	26,154.99
53	10/31/2016	214.93	130.77	84.16	26,070.83
54	11/30/2016	214.93	130.35	84.58	25,986.25
55	12/31/2016	214.93	129.93	85.00	25,901.25
2016 Totals		2,579.16	1,586.62	992.54	
56	1/31/2017	214.93	129.51	85.42	25,815.83
57	2/28/2017	214.93	129.08	85.85	25,729.98
58	3/31/2017	214.93	128.65	86.28	25,643.70
59	4/30/2017	214.93	128.22	86.71	25,556.99
60	5/31/2017	214.93	127.78	87.15	25,469.84
61	6/30/2017	214.93	127.35	87.58	25,382.26
62	7/31/2017	214.93	126.91	88.02	25,294.24
63	8/31/2017	214.93	126.47	88.46	25,205.78
64	9/30/2017	214.93	126.03	88.90	25,116.88
65	10/31/2017	214.93	125.58	89.35	25,027.53
66	11/30/2017	214.93	125.14	89.79	24,937.74
67	12/31/2017	214.93	124.69	90.24	24,847.50
2017 Totals		2,579.16	1,525.41	1,053.75	
68	1/31/2018	214.93	124.24	90.69	24,756.81
69	2/28/2018	214.93	123.78	91.15	24,665.66
70	3/31/2018	214.93	123.33	91.60	24,574.06
71	4/30/2018	214.93	122.87	92.06	24,482.00
72	5/31/2018	214.93	122.41	92.52	24,389.48
73	6/30/2018	214.93	121.95	92.98	24,296.50
74	7/31/2018	214.93	121.48	93.45	24,203.05
75	8/31/2018	214.93	121.02	93.91	24,109.14
76	9/30/2018	214.93	120.55	94.38	24,014.76
77	10/31/2018	214.93	120.07	94.86	23,919.90
78	11/30/2018	214.93	119.60	95.33	23,824.57
79	12/31/2018	214.93	119.12	95.81	23,728.76
2018 Totals		2,579.16	1,460.42	1,118.74	
80	1/31/2019	214.93	118.64	96.29	23,632.47
81	2/28/2019	214.93	118.16	96.77	23,535.70



201210050162  
Skagit County Auditor

82	3/31/2019	214.93	117.68	97.25	23,438.45
83	4/30/2019	214.93	117.19	97.74	23,340.71
84	5/31/2019	214.93	116.70	98.23	23,242.48
85	6/30/2019	214.93	116.21	98.72	23,143.76
86	7/31/2019	214.93	115.72	99.21	23,044.55
87	8/31/2019	214.93	115.22	99.71	22,944.84
88	9/30/2019	214.93	114.72	100.21	22,844.63
89	10/31/2019	214.93	114.22	100.71	22,743.92
90	11/30/2019	214.93	113.72	101.21	22,642.71
91	12/31/2019	214.93	113.21	101.72	22,540.99
2019 Totals		2,579.16	1,391.39	1,187.77	
92	1/31/2020	214.93	112.70	102.23	22,438.76
93	2/29/2020	214.93	112.19	102.74	22,336.02
94	3/31/2020	214.93	111.68	103.25	22,232.77
95	4/30/2020	214.93	111.16	103.77	22,129.00
96	5/31/2020	214.93	110.65	104.28	22,024.72
97	6/30/2020	214.93	110.12	104.81	21,919.91
98	7/31/2020	214.93	109.60	105.33	21,814.58
99	8/31/2020	214.93	109.07	105.86	21,708.72
100	9/30/2020	214.93	108.54	106.39	21,602.33
101	10/31/2020	214.93	108.01	106.92	21,495.41
102	11/30/2020	214.93	107.48	107.45	21,387.96
103	12/31/2020	214.93	106.94	107.99	21,279.97
2020 Totals		2,579.16	1,318.14	1,261.02	
104	1/31/2021	214.93	106.40	108.53	21,171.44
105	2/28/2021	214.93	105.86	109.07	21,062.37
106	3/31/2021	214.93	105.31	109.62	20,952.75
107	4/30/2021	214.93	104.76	110.17	20,842.58
108	5/31/2021	214.93	104.21	110.72	20,731.86
109	6/30/2021	214.93	103.66	111.27	20,620.59
110	7/31/2021	214.93	103.10	111.83	20,508.76
111	8/31/2021	214.93	102.54	112.39	20,396.37
112	9/30/2021	214.93	101.98	112.95	20,283.42
113	10/31/2021	214.93	101.42	113.51	20,169.91
114	11/30/2021	214.93	100.85	114.08	20,055.83
115	12/31/2021	214.93	100.28	114.65	19,941.18
2021 Totals		2,579.16	1,240.37	1,338.79	
116	1/31/2022	214.93	99.71	115.22	19,825.96
117	2/28/2022	214.93	99.13	115.80	19,710.16
118	3/31/2022	214.93	98.55	116.38	19,593.78
119	4/30/2022	214.93	97.97	116.96	19,476.82
120	5/31/2022	19,574.24	97.42	19,476.82	0.00
2022 Totals		20,433.96	492.78	19,941.18	
Grand Totals		45,150.91	15,150.91	30,000.00	

Last interest amount increased by 0.04 due to rounding.



201210050162  
Skagit County Auditor