



201302120068
Skagit County Auditor

2/12/2013 Page 1 of 5 1:02PM

Return Address:

NICOLE C. B. HANCOCK
FAUBION, REEDER, FRALEY
& COOK, P.S.
5920 100th Street S.W., Suite 25
Lakewood, WA 98499

Please print legibly or type information.

Document Title(s) (Or transactions contained therein):

1. Deed of Trust
- 2.
- 3.
- 4.

Grantor(s) (Last name first, then first name and initials):

1. Susan Worthington Sorensen Trust
- 2.
- 3.
- 4.
5. Additional Names on Page ___ of Document.

Grantee(s) (Last name first, then first name and initials):

1. Linda Worthington Bell Trust
2. Trustee: faubion, reeder, fraley & COOK P.S.
- 3.
- 4.
5. Additional Names on Page ___ of Document.

Legal Description (Abbreviated, i.e., lot, block, plat; or section, township, range):

Lot 6, Block 6, HOLIDAY HIDEAWAY DIVISION NO. 1, according to the plat thereof, recorded in Volume 8 of Plats, page 36 through 42, records of Skagit County, Washington, subject to and together with all matters of record.

Legal Description is on Page 1 of Document.

Reference Number(s) (Of documents assigned or released):

- Additional Reference Numbers on Page ___ of Document.

Assessor's Property Tax Parcel/Account Number:

Tax Parcel No.: 3926-006-006-0006 P65968

The Auditor/Recorder will rely on the information provided on this cover sheet. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

RECORD FOR AND RETURN TO:

NICOLE C.B. HANCOCK
FAUBION, REEDER, FRALEY & COOK, P.S.
5920 100th Street S.W., Suite 25
Lakewood, Washington 98499

DEED OF TRUST

This DEED OF TRUST executed on the 8th day of February 2013 between SUSAN WORTHINGTON SORENSEN TRUST, GRANTOR, whose address is 8207 Cora Place SW, Lakewood, WA 98498; Faubion, Reeder, Fraley, & Cook, P.S., 5920 100th St SW, Suite 25, Lakewood, WA 98499, TRUSTEE and LINDA WORTHINGTON BELL TRUST, BENEFICIARY, whose address is 2525 Morton Road, Pittsburgh, PA 15241.

WITNESSETH: Grantor hereby bargains, sells, and conveys to Trustee in Trust, with power of sale, all of the Grantor's interest in the real property located at 7845 Evergreen Lane, Anacortes, Skagit County, Washington 98221 and legally described as follows:

Lot 6, Block 6, HOLIDAY HIDEAWAY DIVISION NO. 1, according to the plat thereof, recorded in Volume 8 of Plats, page 36 through 42, records of Skagit County, Washington, subject to and together with all matters of record.

Tax Parcel No.: 3926-006-006-0006 P65968

which real property is not used principally for agricultural or farming purposes, together with all 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 Grantor herein contained, and payment of the sum of One Hundred Eighty-Four Thousand and Two Hundred Twenty-Two Dollars (\$184,220.00) 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 covenants 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, 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

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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. 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 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 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 by this Deed of Trust.

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 said obligation.

2. Beneficiary may, at its option, declare the entire balance of the secured obligation to be immediately due and payable upon the creation of, or a contract for the creation of, any conveyance, transfer or sale of all or any part of the Grantor's interest in the property.

3. 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.

4. The Trustees 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 and the Beneficiary, or upon satisfaction of the obligation secured and written request for reconveyance made by the Beneficiary or the person entitled thereto.

5. 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 its authorized agent 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 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.

6. Trustee shall deliver to the purchaser at the sale its deed, without warranty, which shall convey to the purchaser 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 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 purchasers and encumbrances for value.



7. 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.

8. In the event of the death, incapacity or 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.

9. This Deed of Trust applies to, inures 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 named as Beneficiary herein.

Susan W. Sorensen, Trustee
SUSAN W. SORENSEN, Grantor and Trustee of
SUSAN WORTHINGTON TRUST

STATE OF WASHINGTON)
) ss.
County of Pierce)

On this day personally appeared before me Susan W. Sorensen, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed for the uses and purposes therein mentioned.

DATED this 8th day of February, 2013.
PAULA J. LEDBETTER
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
03-27-13

Paula J Ledbetter
NOTARY PUBLIC in and for the State of
Washington, residing at Puy
Printed Name: Paula J Ledbetter
My Commission expires: 3/27/13



