



201503190057

WHEN RECORDED RETURN TO:
 Name: Darlene Rae Zook
 P.O. Box 1231
 Everett, WA 98206

Skagit County Auditor

\$77.00

3/19/2015 Page

1 of

5 3:27PM

Escrow Number: 680297RT
 Filed for Record at Request of: *Rainier Title, LLC*

ACCOMMODATION RECORDING

CHICAGO TITLE

620023249

DEED OF TRUST

(For use in the State of Washington only)

THIS DEED OF TRUST, made this 19th day of March, 2015 between Gerardo Farias, An unmarried man, as GRANTOR(S), whose address is 15082 Nookachamps Road, Mount Vernon, WA 98273, and Rainier Title, as TRUSTEE, whose address is 2722 Colby Avenue, Ste 125 Everett, WA 98201, and Darlene Rae Zook, an unmarried woman, as a separate estate as BENEFICIARY, whose address is P.O. Box 1231 Everett, WA 98206.

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 attached Exhibit A, which is made a part hereof by this reference.

Abbreviated Legal: PTN NW NE 23-34-04

Tax Parcel Number(s): P27613 / 340423-0-013-0004, P27620 / 340423-0-016-0407, P27621 / 340423-0-016-0506

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 is for the purpose of securing performance of each agreement of Grantor(s) herein contained, and payment of the sum of One hundred thirty thousand, seven hundred and three dollars and no/100--- **(\$130,703.00)** with interest, in accordance with the terms of a promissory note of even date herewith, payable to Beneficiary or order, and made by Grantor(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 his/her/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(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.

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 hereby, shall be paid to Beneficiary to be applied to said 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 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 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 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 the interest in the property which Grantor(s) had or had the power to convey at the time of

his/her/their execution of this Deed of Trust, and such as he/she/they 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 encumbrances 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 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.

Gerardo Farias
Gerardo Farias

3-18-15
Date

STATE OF WASHINGTON

ss.

COUNTY OF Skagit

I certify that I know or have satisfactory evidence that Gerardo Farias (is/are) the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: MARCH 18TH 2015

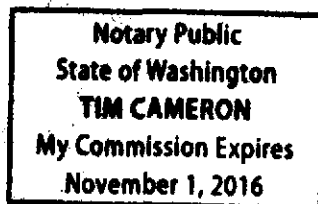
[Signature]

Name:

Notary Public in the State of WASHINGTON

Residing in EVERETT

My Commission Expires: 11-1-2016



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:

Exhibit A

PARCEL A:

Portion of the Northwest Quarter of the Northeast Quarter of Section 23, Township 34 North, Range 4 East, W.M., described as follows:

Beginning at a point 621 feet 11 inches East, and 181.5 feet South of the North Quarter corner of said

Section 23;

Thence East 160 feet, more or less, to the West line of a tract deeded to Grant S. Osborn, et ux, by deed

recorded under Auditor's File No. 473084, records of Skagit County, Washington;

Thence South to a point 346.5 feet South of the North line of said Section;

Thence West to a point South of the point of beginning;

Thence North to the point of beginning.

Situated in Skagit County, Washington.

PARCEL B:

The South 50 feet of the following described tract:

That portion of the Northwest Quarter of the Northeast Quarter of Section 23, Township 34 North, Range 4 East, W.M., described as follows:

Beginning at a point on the North line of said subdivision 621 feet, 11 inches East of the Northwest corner thereof;

Thence South 346.5 feet;

Thence West to the Easterly line of a private road, said point being the East line of that certain tract

conveyed to Fred L. Schleusner and Marian L. Schleusner, husband and wife, by deed dated October 21,

1959 and recorded October 27, 1959 under Auditor's File No. 587202;

Thence North to a point on the North line of said Northwest Quarter of the Northeast Quarter which is 466

feet East of the Northwest corner thereof;

Thence East along said North line to the point of beginning.

EXCEPT road.

Situated in Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

End of Exhibit A