

UNRECORDED
WHEN RECORDED RETURN TO:
OLD REPUBLIC TITLE
ATTN: POST CLOSING
690 SOUTH MAIN STREET
SUITE 1031
AKRON, OH 44311



Skagit County Auditor
6/10/2015 Page

1 of 7 1:39PM

\$79.00

Record and Return to:

Ianniello Anderson, P.C.
Loss Mitigation Dept.
805 Route 146
Clifton Park, NY 12065

FHA Case No. WA5619083532703
Loan No. XXXXXX8169

Land Title and Escrow

SUBORDINATE DEED OF TRUST

149667-0
THIS SUBORDINATE DEED OF TRUST ("Security Instrument") is given on May 27, 2015. The Mortgagor is **Ronald D. Humerickhouse and Trena I. Humerickhouse**, Husband and Wife, whose address is 6467 Fruitdale Road, Sedro Woolley, Washington 98284 ("Borrower"). Trustee is Rochelle Przemielewski, Vice President, M&T Bank, 475 Crosspoint Pkwy, Getzville, NY 14068 ("Trustee"). This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street, SW, Washington, DC 20410 ("Lender"). Borrower owes Lender the principal sum of One Hundred Three Thousand Four Hundred Sixty Three and 58/100 (\$103,463.58) Dollars. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on November 1, 2044. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, advanced under Paragraph 8 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to the Lender, with the power of sale the following described property located in Skagit County, Washington, which has the address of

6467 Fruitdale Road, Sedro Woolley, Washington 98284 ("Property Address"); and described in more detail as:

The North 1/2 of the following described tract:

ACCOMMODATION RECORDING

That portion of the North 1/2 of the Northwest 1/4 of the Southeast 1/4, lying East of the County road as the same existed on February 17, 1956 in Section 6, Township 35 North, Range 5 East, W.M. Also that portion of the South 1/2 of the Southwest 1/4 of the Northeast 1/4 of Section 6, Township 35 North, Range 5 East, W.M., embraced within the boundaries of the following described tract:

Beginning at a point on the North line of the Northwest 1/4 of the Southeast 1/4 of said Section 6, where the said North line intersects the East line of the County road right of way as the same existed on February 17, 1956;

thence Northeasterly along the County road to a point 110 feet North of said North line of the Northwest 1/4 of the Southeast 1/4 of Section 6; thence East 200 feet;

thence South 110 feet to the said North line of the Northwest 1/4 of the Southeast 1/4; thence West to the point of beginning.

Situate in the County of Skagit, State of Washington.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and Lender covenant agree as follows:

UNIFORM COVENANTS.

1. **Payment of Principal.** Borrower shall pay when due the principal of the debt evidenced by the Note.

2. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

3. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent.

4. **Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street, SW, Washington, DC 10410 or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

5. **Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

6. **Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

7. **Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 7, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser. If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 4 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

8. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property at public auction at a date not less than 120 days in the future. The notice shall further inform Borrower of the right to reinstate after acceleration, the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale, and any other matters required to be included in the notice by Applicable Law. If the default is not cured on or before the date specified in the notice, Lender at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and/or any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee and Lender shall take such action regarding notice of sale and shall give such notices to Borrower and to other persons as Applicable Law may require. After the time required by Applicable Law and after publication of the notice of sale, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of the Property for a period or periods permitted by Applicable Law by public announcement at the time and place fixed in the notice of sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it or to the clerk of the superior court of the county in which the sale took place.

9. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property

without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs and the Trustee's fee for preparing the reconveyance.

10. **Substitute Trustee.** In accordance with Applicable Law, Lender may from time to time appoint a successor trustee to any Trustee appointed hereunder who has ceased to act. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

11. **Use of Property.** The Property is not used principally for agricultural purposes.

12. **Attorneys' Fees.** Lender shall be entitled to recover its reasonable attorneys' fees and costs in any action or proceeding to construe or enforce any term of this Security Instrument. The term "attorneys' fees," whenever used in this Security Instrument, shall include without limitation attorneys' fees incurred by Lender in any bankruptcy proceeding or on appeal.

13. **Subordinate Deed of Trust.** This Deed of Trust is subordinate to the Deed of Trust between Ronald D. Humerickhouse, and Trena I. Humerickhouse, Husband and Wife, as mortgagor and Mortgage Electronic Registration Systems, Inc. as nominee for Bank of America, N.A., as Lender, dated September 10, 2009 and recorded September 16, 2009 as Auditor's File Number 200909160058 with the Office of the Recorder of Skagit County, in the amount of \$369,747.00, as assigned and/or modified, if applicable.

ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

[Signature]

[Signature]

[Signature] (Seal)
Ronald D. Humerickhouse - Borrower

[Signature] (Seal)
Trena I. Humerickhouse - Borrower

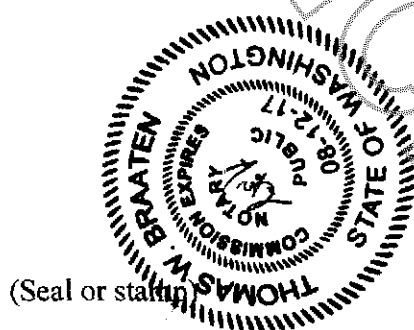
_____[Space Below This Line For Acknowledgment]_____

State of Washington)

County of SKAGIT)ss:

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

Dated: 12/26, 2014



Thomas W Braaten
(Signature)

NOTARY
Title

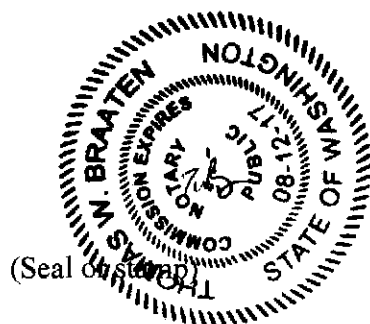
My appointment expires: 8-12-17

State of Washington)

County of SKAGIT)ss:

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

Dated: 12/26, 2014



Thomas W Braaten
(Signature)

NOTARY
Title

My appointment expires: 8-12-17

EXHIBIT "A"

The North Half of the following described tract:

That portion of the North Half of the Northwest Quarter of the Southeast Quarter, lying East of the County road as the same existed on February 17, 1956, of Section 6, Township 35 North, Range 5 East of the Willamette Meridian; ALSO that portion of the South Half of the Southwest Quarter of the Northeast Quarter of Section 6, Township 35 North, Range 5 East of the Willamette Meridian, embraced within the boundaries of the following described tract:

**Beginning at a point on the North line of the Northwest Quarter of the Southeast Quarter of said Section 6, where the said North line intersects the East line of the County road right of way as the same existed on February 17, 1956;
Thence Northeasterly along the County road to a point 110 feet North of said North line of the Northwest Quarter of the Southeast Quarter of Section 6;
Thence East 200 feet;
Thence South 110 feet to the said North line of the Northwest Quarter of the Southeast Quarter;
Thence West to the point of beginning.**

Situated in Skagit County, Washington

- END OF EXHIBIT "A" -