



Skagit County Auditor
10/21/2015 Page 1 of 4 11:40AM \$77.00

This Document Prepared By:
**ANNETTE MOLITOR
CITIMORTGAGE, INC.
MS 514 ATTN: DEVIN HALL
1000 TECHNOLOGY DR
O'FALLON, MO 63368**

When recorded mail to: #9928110
First American Title
Loss Mitigation Title Services 1806.16
P.O. Box 27670
Santa Ana, CA 92799
RE: GUSTAFSON - PC REC SVC



Tax/Parcel #: 42140000100002

[Space Above This Line for Recording Data]

Lot 10 Bel-Air Manor 5th add

**Investor Loan No.: 561-7338005-703
Loan No: 1634585**

SUBORDINATE DEED OF TRUST

THIS SUBORDINATE DEED OF TRUST ("Security Instrument") is made on **OCTOBER 5, 2015**. The grantor is **LINDA D GUSTAFSON A SINGLE PERSON, LORNA GUSTAFSON A SINGLE PERSON** ("Borrower"), whose address is **1131 CARMEL AVENUE, MOUNT VERNON, WASHINGTON 98273**. The trustee is **FIRST AMERICAN TITLE COMPANY OF SKAGIT COUNTY** ("Trustee"), whose address is **1301-B RIVERSIDE DRIVE, MOUNT VERNON, WA, 98273**. The beneficiary is the **Secretary of Housing and Urban Development**, whose address is **Attention: Single Family Notes Branch, 451 Seventh Street SW, Washington, DC 20410** ("Lender"). Borrower owes Lender the principal sum of **TWENTY-ONE THOUSAND EIGHT HUNDRED THIRTY-NINE DOLLARS AND 45 CENTS** Dollars (U.S. \$21,839.45). 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, 2045**.

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, with interest, advanced under Paragraph 7 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 irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the COUNTY of **SKAGIT**, State of **WASHINGTON**:

LOT 10, "BEL-AIR MANOR FIFTH ADDITION", AS PER PLAT RECORDED IN VOLUME 10 OF PLATS,
PAGE 62, RECORDS OF SKAGIT COUNTY, WASHINGTON

TAX/PARCEL NO. 42140000100002

Tax Parcel No. 42140000100002

which has the address of, **1131 CARMEL AVENUE, MOUNT VERNON, WASHINGTON 98273** (herein
"Property Address");

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 seised of the estate hereby conveyed and has
the right to 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 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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 20410 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.

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

7. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument. 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. The notice shall further inform Borrower of the right to reinstate after acceleration and 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. 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 any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, 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 all or any parcel of the Property by public announcement at the time and place of any previously scheduled 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.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 7 of the Subordinate Note, the Secretary may invoke the non-judicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 *et seq.*) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided by the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to Lender under this paragraph or applicable law.

UNRECORDED INSTRUMENT

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument

Linda D Gustafson
Borrower: LINDA D GUSTAFSON

10-12-15
Date

Lorna J Gustafson
Borrower: LORNA GUSTAFSON

10/12/15
Date

Borrower: _____

Date _____

Borrower: _____

Date _____

_____ [Space Below This Line for Acknowledgments] _____

BORROWER ACKNOWLEDGMENT

State of WASHINGTON
County of SKagit

On this day personally appeared before me LINDA D GUSTAFSON, LORNA GUSTAFSON, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and seal of office this 12 day of October, 20 15

Audrey M Guzman
Notary Public residing at Skagit County

Printed Name: Audrey M Guzman

My commission expires: 03/01/2018

