

AFTER RECORDING MAIL TO:  
FSC Enterprises, LLC  
21702 Lafayette Road  
Sedro Woolley, WA 98284



Skagit County Auditor \$77.00  
6/24/2016 Page 1 of 4 3:48PM

Recorded at the request of:  
Guardian Northwest Title  
Reference No.

## DEED OF TRUST

*(For use in the State of Washington only)*

GUARDIAN NORTHWEST TITLE CO.  
ACCOMMODATION RECORDING ONLY

THIS DEED OF TRUST, made this 8th day of June, 2016 between Chad Bernhardt and Jannelle L. Bernhardt, husband and wife, GRANTORS, whose address is 337 Jameson Avenue, Sedro Woolley, WA 98284, Guardian Northwest Title, TRUSTEE, whose address is 1301-B Riverside Drive, Mount Vernon, WA, 98273 and FSC Enterprises, LLC BENEFICIARY, whose address is 21702 Lafayette Road, Sedro Woolley, WA 98284.

WITNESSETH: Grantor hereby bargains, sells, and conveys to Trustee in trust, with power of sale, the following described real property in Skagit County, Washington:

Abbreviated Legal:

Lot 7, Block 8, Town of Sedro

For Full Legal See Attached Exhibit "A"

Tax Parcel Number(s): P75344

which real property is not used principally for agricultural 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 of the property.

This Deed of Trust is Junior and Subordinate to that certain Deed of Trust in favor of Peoples Bank, in the original amount of \$162,900.00, dated November 17, 2015, and filed of Record on November 23, 2015 as Auditor's File Number 201511230061, Official Records of Skagit, WA.

This Deed of Trust is for the purpose of securing performance of each agreement of Grantors herein contained in this Deed of Trust, and payment of the sum of **TWENTY SIX THOUSAND EIGHT HUNDRED FIFTY AND NO/100 Dollars (\$26,850.00)** 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 of the note, and also such further sums as may be advanced or loaned by Beneficiary to Grantor, or any of the Grantor's successors or assigns, together with interest thereon at the rate 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 **June 15, 2018**.

To protect the security of this Deed of Trust, Grantors covenant and agree:

1. To keep the property in good condition and repair; to permit no waste of the property; to complete any building, structure, or improvement being built or about to be built on the property; to restore promptly any building, structure, or improvement on the property 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 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 Grantors. The amount collected under any insurance policy may be applied upon any indebtedness secured by this Deed of Trust 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 Grantors 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.



15. 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.

16. ADDITIONAL TERMS AND CONDITIONS: NONE

Dated: June 8, 2016

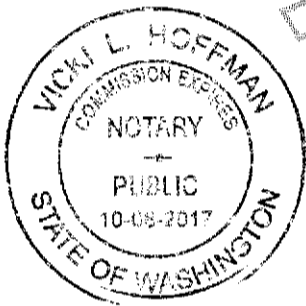
Chad Bernhardt

Jannelle L. Bernhardt  
Jannelle L. Bernhardt

State of Washington }  
County of Skagit } SS:

I certify that I know or have satisfactory evidence that Chad Bernhardt and Jannelle L. Bernhardt are the persons who appeared before me, and said persons acknowledge that they signed this instrument and acknowledge it to be their free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: 6-23-16 Vicki L. Hoffman



Notary Public in and for the State of Washington  
Residing at: COUPEVILLE  
My appointment expires: 10-8-17

**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"**

Lot 7, Block 8, "PLAT OF THE TOWN OF SEDRO", according to the plat thereof recorded in the office of the Auditor of Skagit County, Washington, in Volume 1 of Plats, page 17.

UNOFFICIAL DOCUMENT