# 201809250053

09/25/2018 11:49 AM Pages: 1 of 4 Fees: \$103.00 Skagit County Auditor

WHEN RECORDED RETURN TO:

MARK A. LACKEY BELCHER SWANSON LAW FIRM, P.L.L.C. 900 DUPONT STREET BELLINGHAM, WA 98225

Document Title: Deed of Trust

Grantor/borrower: MARK S. VOROBIK and NANCY SCAGLIOTTI, Trustees of the Vorobik

Scagliotti Revocable Trust, dated May 31, 2006

Grantee/assignee/beneficiary: CLYNTON R. NAUMAN or JAN L. NAUMAN, Trustees of the Nauman Living

Trust, dated December 13, 1991

Trustee: Belcher Swanson Law Firm, P.L.L.C., a Washington professional limited liability

company

Legal Description: Lots B, C and D of Short Plat #93-007, Skagit County Auditor's File No.

930720029

Assessor's Tax Parcel ID#: P109667 P109668 P109669

#### **DEED OF TRUST**

THIS DEED OF TRUST, made this <u>/O</u> day of September, 2018, between MARK S. VOROBIK and NANCY SCAGLIOTTI, Trustees of the Vorobik Scagliotti Revocable Trust, dated May 31, 2006, GRANTORS, whose address is 6496 Bayview Edison Road, Bow, WA 98232-9021; BELCHER SWANSON LAW FIRM, P.L.L.C., a Washington professional limited liability company, TRUSTEE, whose address is 900 Dupont Street, Bellingham, WA 98225; and CLYNTON R. NAUMAN and JAN L. NAUMAN, Trustees of the Nauman Living Trust dated December 13, 1991, BENEFICIARY, whose address is 8477 Pointe Road N., Blaine, WA 98231

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

LOTS B, C AND D OF SHORT PLAT #93-007, SKAGIT COUNTY AUDITOR'S FILE NO. 930720029.

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 way appertaining, and 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 THREE HUNDRED THIRTY-NINE THOUSAND SIXTY-SEVEN AND 00/100 DOLLARS (\$339,067.00) 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 and any personal property continuously insured against loss by fire or other hazards in an amount not less than the full replacement value of the property. 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. 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 the 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 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 and 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 in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, and\or upon the sale or transfer of any portion of or beneficial interest in the property identified above, 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 expenses of the sale, including reasonable Trustee's fee and attorney's fee; (2) to the obligation secured by this Deed of Trust; (3) to the surplus, if any, which 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 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 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 the exclusive remedy; Beneficiary may cause this Deed of Trust to be foreclosed as a mortgage.
- 7. The Beneficiary may appoint in writing a successor trustee, and upon 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.

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8. 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 and assigns. The term Beneficiary shall mean the holder and owner of the note secured hereby, whether or not named as Beneficiary herein.

VOROBIK SCAGLIOTTI REVOCABLE T dated May 31, 2006	RUST,
ByMARK S. VOROBIK, Trustee	
By Nancy Scalin NANCY STAGLIOTTI, Trustee	etti
STATE OF WASHINGTON ) : ss. COUNTY OF Wholiam )	
On this day of Septembe NANCY SCAGLIOTTI, Trustees of the Vowithin and foregoing instrument to be the from	or, 2018, before me personally appeared MARK S. VOROBIK and robik Scagliotti Revocable Trust, dated May 3, 2006, that executed the ee and voluntary act and deed of said Trust for the uses and purposes ey was authorized to execute said instrument.
IN WITNESS WHEREOF, I have I written.	hereunto set my hand and official seal the day and year first above
NOTARY PUBLIC	PRINTED NAME: May Lackey  Notary Public in and for the State of Washington, residing at Re May haw  My commission expires: 09/07/2022.

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	REQUEST FOR FULL RECO	NVEYANCE
Do	not record. To be used only when	note has been paid.
TO: TRUSTEE		
Deed of Trust. Said note, togeth satisfied; and you are hereby rec said Deed of Trust, to cancel said of Trust delivered to you herew	er with all other indebtedness secu uested and directed, on payment to dinote above mentioned, and all oth	e and all other indebtedness secured by the within red by said Deed of Trust, has been fully paid and you of any sums owing to you under the terms of er evidences of indebtedness secured by said Deed Trust, and to reconvey, without warranty, to the now held by you thereunder.
Dated:	, 20	
	_	
		, Beneficiary
Mail reconveyance to:_		