



201901180078

01/18/2019 03:08 PM Pages: 1 of 5 Fees: \$104.00
Skagit County Auditor

When recorded return to:

Edward and Kayla Koopmans
8858 Green Rd
Burlington, WA 98233-6808

Short Form
DEED OF TRUST

THIS DEED OF TRUST, made this 18th day of January 2019,

between

as GRANTOR(S), Teresa D. Pugh
whose address is 1700 Lindsay Loop
Mount Vernon, WA 98274
and Guardian Northwest Title Co

as TRUSTEE,
whose address is 1301 Riverside Dr
Mount Vernon, WA 98273

and
as BENEFICIARY, Edward and Kayla Koopmans
whose address is 8858 Green Rd
Burlington, WA 98233-6808

Grantor(s) hereby irrevocably grants, bargains, sells, and conveys to Trustee in trust, with power of sale, the following described property in Skagit County, Washington:
Lot 3B Replat of Lot 3, Plat of Replat of a portion of
Firewest Estates Condominiums, Phase I, According
to the Plat Thereof, Recorded June 8, 2005, under
auditors file No. 200506080121

Abbreviated Legal: (Required if full legal not inserted above.)

Tax Parcel Number(s): P122975

TOGETHER WITH all the tenements hereditaments and appurtenances, now or hereafter thereunto belonging or in anywise appertaining, and the rents, issues, and profits thereof and all other property or rights of any kind or nature whatsoever further set forth in the Master Form Deed of Trust hereinafter referred to, SUBJECT, HOWEVER, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues and profits.

THIS DEED IS FOR THE PURPOSE OF SECURING PERFORMANCE of each agreement of Grantor(s) incorporated by reference or contained herein and payment of the sum of one hundred fifty thousand Dollars and 00/100

DOLLARS (\$ 150,000.00) with interest thereon according to the terms of a promissory note of even date herewith, payable to Beneficiary or order and made by Grantor(s); all renewals, modifications or 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.

By executing and delivering this Deed of Trust and the Note secured hereby, the parties agree that all provisions of Paragraphs 1 through 35 inclusive of the Master Form Deed of Trust hereinafter referred to, except such paragraphs as are specifically excluded or modified herein, are hereby incorporated herein by reference and made an integral part hereof for all purposes the same as if set forth herein at length, and the Grantor(s) hereby makes said covenants and agrees to fully perform all of said provisions. The Master Form Deed of Trust above referred to was recorded on the twenty-fifth (25th) day of July, 1968, in the Official Records of the offices of the County Auditors of the following counties in Washington in the book, and at the page designated after the name of each county, to-wit:

COUNTY	BOOK OR VOL.	PAGE NO.	AUDITOR'S	COUNTY	BOOK OR VOL.	PAGE NO.	AUDITOR'S
Adams	2 of Record. Instr.	513-16	122987	Lewis	7 of Official Rec.	839-842	725562
Asotin	Microfilmed under Auditor's No.		101896	Lincoln	107 of Mortgages	776-779	316596
Benton	241 of Official Rec.	695A-C	592931	Mason	Reel 48	Frame 835-838	236038
Chelan	688 of Official Rec.	1682-1685	681844	Okanogan	121 of Mortgages	517-519A	560658
Clallam	315 of Official Rec.	195-198	383176	Pacific	213 of Official Rec.	649-652	55707
Clark	Aud. Microfilm No.	702859-702862	G-519253	Pend Oreille	27 of Mtgs.	8-11	126854
Columbia	49 of Deeds	198-201	F 3115	Pierce	1254 of Mtgs.	707-710	2250799
Cowlitz	747 of Official Rec.	234-237	675475	San Juan	28 of Mtgs.	459-462	69282
Douglas	125 of Mortgages	120-123	151893	Skagit	19 of Official Rec.	80-83	716277
Ferry	28 of Deeds	413-416	153150	Skamania	47 of Mtgs.	41-44	70197
Franklin	11 of Official Rec.	138-141	309636	Snohomish	233 of Official Rec.	540-543	2043549
Garfield	Microfilmed under Auditor's No.		13044	Spokane	14 of Official Rec.	1048-1051	376267C
Grant	44 of Rec. Doc.	373-376	538241	Stevens	109 of Mtgs.	394-397	390635

COUNTY	BOOK OR VOL.	PAGE NO.	AUDITOR'S	COUNTY	BOOK OR VOL.	PAGE NO.	AUDITOR'S
Grays Harbor	21 of General	31-34	207544	Thurston	454 of Official Rec.	731-734	785350
Island	181 of Official Rec.	710-713	211628	Waukiakum	17 of Mortgages	89-92	24732
Jefferson	4 of Official Rec.	316-319	196853	Walla Walla	308 of Mtgs.	711-714	495721
King	5690 of Mtgs.	436-439	6382309	Whatcom	82 of Official Rec.	855-858	1047522
Kitsap	929 of Official Rec.	480-483	934770	Whitman	1 of Misc.	291-294	382282
Kittitas	111 of Mortgages	361-364	348693	Yakima	712 of Official Rec.	147-150	2170555
Klickitat	101 of Mortgages	107-110	131095				

A copy of such Master Form Deed of Trust is hereby furnished to the person executing this Deed of Trust and by executing this Deed of Trust the Grantor(s) acknowledges receipt of such Master Form Deed of Trust.

The property which is the subject of this Deed of Trust is not used principally or primarily for agriculture or farming purposes.

The undersigned Grantor(s) requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at the address hereinbefore set forth.

Subject to Exhibit A Attached

WITNESS the hand(s) and seal(s) of the Grantor(s) on the day and year first above written.

Teresa D. Pugh

 Teresa D. Pugh

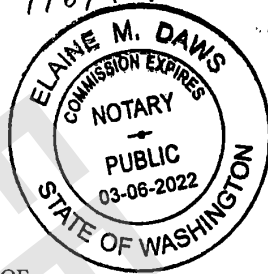
STATE OF *WA*

COUNTY OF *Skagit*

SS.

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

Dated: 1/18/19

Elaine M. Daws

Notary name printed or typed:

Notary Public in and for the State of WA

Residing at Sedro Woolley

My appointment expires: 3/6/2022

STATE OF

ss.

COUNTY OF

I certify that I know or have satisfactory evidence that

(is/are) the person(s) who appeared before me, and said person(s) acknowledged that
this instrument, on oath stated that
as the

signed
authorized to execute the instrument and acknowledge it

of
to be

the free and voluntary act of such party(ies) for the uses and purposes mentioned in this instrument.

Dated:

Notary name printed or typed:

Notary Public in and for the State of

Residing at

My appointment expires:

Exhibit A to Deed of Trust Parcel # 4590-000-003-0200 Teresa D. Pugh, a married woman as her sole and separate estate, as Grantor, and Edward and Kayla Koopmans as Beneficiaries.

The following miscellaneous provisions are part of this Deed of Trust:

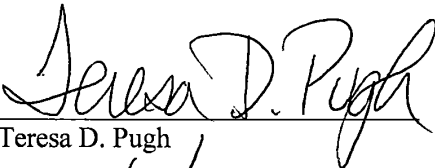
Lender and lender's agents and representatives may enter the real property at all reasonable times to attend to Lender's interest and inspect the Real Property for Grantor's compliance with the terms and conditions of this Deed of Trust.

The lender may declare due and payable all sums secured by this Deed of Trust upon any sale or transfer without the Lender's prior consent. A sale or transfer means the conveyance of real property or any right, title or interest in the real property; whether legal, beneficial or equitable whether voluntary or involuntary, whether by outright sale deed, installment sale contract or leasehold interest greater than 5 years.

Grantor shall not allow any subordinate debt to be recorded against the Property without Lender's consent.

Upon Lender's request, (not more than once per year), Grantor shall furnish to Lender a report of each existing policy of insurance showing (1) name of insurer (2) risks insured (3) amount of the policy (4) expiration date of the policy. Lender may require Grantor to purchase additional insurance if current coverage is deemed inadequate in Lender's opinion.

Grantors are personally labile for this obligation over and above the Deed of Trust. Should the Property not generate sufficient resources to extinguish Lender's promissory note, Maker will pay any deficiency.


Teresa D. Pugh

1/18/19
Date