03/27/2020 01:41 PM Pages: 1 of 7 Fees: \$109.50

Skagit County Auditor, WA

AFTER RECORDING RETURN TO:

Leahy Fjelstad Peryea 901 Fifth Avenue, Suite 820 Seattle, WA 98164

Document Title(s):	Judgment
Grantors:	Craig, Brandi M. and Craig, Jacob
Grantee:	Skagit Highlands Homeowners Association
Legal Description (abbr.):	Lot 121, Skagit Highlands Div. V (Phase 2)
Assessor's Tax Parcel ID #:	P127223
Reference Nos. of Documents:	

The Auditor/Recorder will rely on the information provided on this cover sheet. The Staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party (Required for non-standard recordings only)

I, MELISSA BRATON, Clerk of the Substitut Court of 2 : 2020 MAR 12 AM 11: 26 3 4 5 6 7 8 IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON FOR THE COUNTY OF SKAGIT 9 SKAGIT HIGHLANDS HOMEOWNERS 10 ASSOCIATION, a Washington non-profit Association, 11 NO. 20-2-00291-29 12 Plaintiff, 13 JUDGMENT VS. (DEFAULT) 14 BRANDI M. CRAIG and JACOB CRAIG, a (Clerk's Action Required) Washington Marital Community, 15 Defendants. 16 JUDGMENT SUMMARY 17 SKAGIT HIGHLANDS HOMEOWNERS ASSOCIATION 18 **Judgment Creditor:** Bennett A. Taylor, WSBA #41336 **Attorney for Judgment Creditor:** 19 Leahy Fjelstad Peryea BRANDI M. CRAIG and JACOB CRAIG Judgment Debtor(s) 20 P127223 (prop. desc. on p. 2 of judgment) Tax Parcel No. of Property: Principal Judgment Amount: 21 Interest on Amount Certain: Attorney's Fees: 22 Taxable Costs: (10% per annum) 23 Interest on Judgment **TOTAL JUDGMENT:** 24 25 JUDGMENT (DEFAULT) - 1 of 6

ORIGINAL

Leahy Fjelstad Peryea 901 Fifth Avenue, Suite 820 Seattle, WA 98164 (206) 403-1933

\$1,884.50

\$2,577.50

\$5,069.29

\$102.28

\$505.01

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JUDGMENT

This matter came on for consideration without oral argument before the undersigned judicial officer of Skagit County Superior Court on the Plaintiff's Motion for Entry of Judgment. Plaintiff appeared through attorney of record, Bennett A. Taylor. The Court, having reviewed the file and records herein, having read and considered the Declaration of Counsel in support of the motion, and deeming itself fully advised, now makes the following findings and conclusions:

FINDINGS

- Defendants are in default.
- 2. There was an express covenant given for the Defendants' payment of assessments to the. Plaintiff, secured by a homeowners' association lien on the real property described below (Subject Real Property).
- 3. The Defendants have breached this covenant.
- 4. The Subject Real Property is described as follows:
 - LOT 121, "PLAT OF SKAGIT HIGHLANDS DIVISION V (PHASE 2)," AS PER PLAT RECORDED ON JANUARY 17, 2008, UNDER AUDITOR'S FILE NO. 200801170047, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.
- The Subject Real Property is commonly known as: 5650 Swift Creek Drive Mount Vernon,
 WA 98273.
- 6. Plaintiff's monetary claim against the Defendants includes a claim for delinquent assessments, interest, late charges, and costs of collection, including attorney's fees.
- 7. The Plaintiff's lien against the Subject Real Property secures payment of delinquent assessments, interest, late charges, and costs of collection, including attorney's fees.

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 The lien may be enforced by suit, judgment, and foreclosure in the same manner as a mortgage.

- 9. The Plaintiff is not prosecuting any other action for the same monies owed or matter, and is not seeking to obtain execution of any judgment in any other action.
- 10. The Plaintiff has expressly pleaded for a deficiency judgment in its Complaint.
- 11. The Plaintiff has provided the Defendants with notice that nonpayment of the Association's assessment may result in foreclosure of the Association's lien and that homestead protection under RCW 6.13 shall not apply. The Association served the Defendants with notice prior to the initiation of foreclosure.
- 12. Defendants are not in military service.
- 13. Defendants are neither infants nor incompetent persons.
- 14. Proof of Service as required by CR 55(b)(4) was filed with the Court on or about March 9, 2020.
- 15. The amount of damages is in an amount certain as of March 9, 2020, including all unpaid assessments and costs of collection.

CONCLUSIONS

- The Court has jurisdiction over the parties and subject matter of this lawsuit.
- 2. The Defendants are in breach of the Covenant to Pay Association assessments and are in default.
- The Plaintiff is entitled to judgment against the Defendants as a result of the Defendants breach of Declaration obligations, including all assessments due but not paid, an acceleration of

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Assessments and charges expected to come due through the end of the 2020, and all costs of collection, including attorney's fees.

- 4. The lien amount as of the judgment date is \$5,069.29. The lien amount includes unpaid assessments, interest, late charges, and costs of collection, including attorney's fees.
- 5. The Association's lien is valid, the priority date is September 6, 2017, the lien is of a continuing nature and may increase until satisfied or foreclosed upon, and the lien is superior to all right, title, and interest of the Owners.
- 6. The lien may be foreclosed pursuant to RCW 61.12.
- 7. The Plaintiff is entitled to the appointment of a receiver to collect rent.
- The Plaintiff is entitled to intercept rental payments the Defendants would otherwise be entitled to.

ORDERED, ADJUDGED, and DECREED:

- That the Motion for Entry of Judgment be granted;
- 2. That judgment be entered against the defendants, and in favor of the plaintiff, in the amount of \$5,069.29.
- 3. That the judgment shall bear interest at 10% per annum from the date on which judgment is entered.
- 4. That the Subject Real Property shall be sold as a whole by the Sheriff of Skagit County to satisfy the lien and costs of this action;
- 5. That the payment of the judgment amount, with interest and costs, at any time before sale, shall satisfy the judgment;

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6. That at this time no minimum upset price to which the Premises must be bid or sold before confirmation of the sale shall be fixed;

- 7. <u>Deficiency Judgment</u>. That the Plaintiff may seek a deficiency judgment against the Defendants following judicial foreclosure for the balance due, including any costs which remain unsatisfied after application of the proceeds from the sale of the Premises, such judgment to be satisfied from any property of the debtor.
- 8. Redemption. That Defendants be permitted a redemption period of one year after the date of the sale.
- That the commission of waste on the premises by Defendants or by others be prohibited and enjoined.
- 10. That the proceeds of the sale, if any, shall be applied first to the payment of the principal, debt, interest, and costs, and if the proceeds are more than sufficient to pay the amount due and costs, then any surplus shall be paid pursuant to RCW 6.12.
- 11. That the Plaintiff may record the judgment with the recording office of Skagit County and the recording office of any other County where the Defendants may have property interests.
- 12. That the Plaintiff shall collect rent the Defendants would otherwise be entitled to.
- 13. That a receiver may be appointed to collect rent.

JUDGMENT (DEFAULT) - 5 of 6

DONE IN OPEN COURT this _____

day of March

Judge/Commissioner

Presented By:

Leahy Fjelstad Peryea

By: LATANA HA1336

Bennett A. Taylor, WSBA #41336

Attorneys for Plaintiff
901 Fifth Avenue, Suite 820

Seattle, WA 98164 (206) 403-1933 | f. (206) 858-6368

bennett.taylor@leahyps.com

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