

When Recorded Mail To:

First American Title
FAMS - DTO RECORDING
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707

FAT Doc. No.: 13637542

County: SKAGIT

Document Title(s)

PARTIAL CLAIMS MORTGAGE

Grantor(s) (Last, First, and Middle Initial)

BLAU SCOTT AND RHOADS RACHEL

Additional Grantors on page 2

Grantee(s) (Last, First, and Middle Initial)

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

Additional Grantees on page 2

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range,

quarter/quarter)

LOT 2, SECTION 25, TOWNSHIP 36 NORTH, RANGE 2 EAST, W.M..

Complete legal on page 7

Assessor's Property Tax Parcel/Account Number

360225-0-057-0009

Additional parcel #'s on page 2

THE AUDITOR/RECORDER WILL RELY ON THE INFORMATION PROVIDED ON THIS FORM. THE RESPONSIBILITY FOR THE ACCURACY OF THE INDEXING INFORMATION IS THAT OF THE DOCUMENT PREPARER.

This Document Prepared By:
TORI NEWELL
GUILD MORTGAGE COMPANY LLC
P.O. BOX 85304
SAN DIEGO, CA 92186
(800) 365-4884

When Recorded Mail To:
GUILD MORTGAGE COMPANY LLC
5887 COPLEY DRIVE
SAN DIEGO, CA 92111

Tax/Parcel #: 360225-0-057-0009

_____ [Space Above This Line for Recording Data] _____

FHA Case No.: 5660499710
Loan No: 1242000369

PARTIAL CLAIMS MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on JULY 13, 2021. The mortgagor is SCOTT BLAU, AN UNMARRIED MAN AND RACHEL RHOADS, AN UNMARRIED WOMAN ("Borrower"), whose address is 11272 BLUE HERON ROAD, BOW, WASHINGTON 98232. This Security Instrument is given to the Secretary of Housing and Urban Development, whose address is 451 Seventh Street SW, Washington, DC 20410 ("Lender"). Borrower owes Lender the principal sum of ELEVEN THOUSAND SEVEN HUNDRED SIXTY-SIX DOLLARS AND 85 CENTS (U.S. \$11,766.85). 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 AUGUST 1, 2044.

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, 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 does hereby mortgage, warrant, grant and convey to the Lender, with power of sale, the following described property located in the COUNTY of SKAGIT, State of WASHINGTON:

which has the address of , 11272 BLUE HERON ROAD, BOW, WASHINGTON 98232 (herein "Property Address");

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

Tax Parcel No. 360225-0-057-0009

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 mortgage, 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 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 the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 4 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 a Lender under this Paragraph or applicable law.

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

[Signature]
Borrower: SCOTT BLAU

8/5/21
Date

[Signature]
Borrower: RACHEL RHOADS

8/5/2021
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

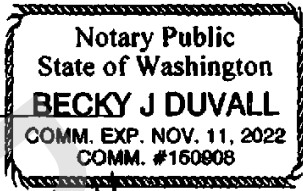
State of **WASHINGTON**
County of Skagit

I certify that I know or have satisfactory evidence that **SCOTT BLAU, RACHEL RHOADS**, is/are the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument and acknowledged it to be (his/her/their) free and voluntary act for the uses and purposes mentioned in the instrument.

This notarial act involved the use of communication technology

Dated: 8/5/2021

[Signature]
Signature of Notary Public



Notary Public Printed Name: Becky J Duvall

My commission expires: 11-11-2022

EXHIBIT "A"**DESCRIPTION:**

Those portions of Government Lot 2, Section 25, Township 36 North, Range 2 East, W.M., described as follows:

Beginning at a point 400 feet East of the Southwest corner of said Lot 2, said point being the Southeast corner of a tract conveyed to Anna M. Rasar by deed recorded September 28, 1944, in Volume 196 of Deeds, page 77;
 thence North, a distance of 958.02 feet;
 thence North 84°16' East, a distance of 310 feet, more or less, to a point 50 feet Westerly from the Northwest corner of a tract conveyed to Samish Island Community Center, Inc. and the point of beginning of this description;
 thence South, a distance of 200 feet;
 thence South 84°16' West, a distance of 100 feet;
 thence North, a distance of 200 feet;
 thence North 84°16' East, a distance of 100 feet to the point of beginning of this description.

TOGETHER WITH that portion of said Government Lot 2, described as follows:

Beginning at a point 400 feet East of the Southwest corner of said Lot 2, said point being the Southeast corner of a tract conveyed to Anna M. Rasar by deed recorded September 28, 1944, in Volume 196 of Deeds, page 77;
 thence North, a distance of 958.02 feet;
 thence North 84°16' East, a distance of 210 feet, more or less, to the Northwest corner of that certain tract of land conveyed to Scott Blau and Nancy Blau by deed filed under Auditor's File No. 200008280044 and the point of beginning of this description;
 thence South 84°16' West, a distance of 50 feet;
 thence South, a distance of 300 feet to a point that is 100 feet distance Westerly from the Southwest corner of and on the Westerly projection of the South line of that certain tract of land conveyed to Eric Peter Nordlund and Megan E. Nordlund by deed filed under Auditor's File No. 8901250038;
 thence North 84°16' East, a distance of 100 feet to the Southwest corner of said Nordlund tract;
 thence North along the West line of said Nordlund tract, a distance of 100 feet to the South line of said Blau tract;
 thence South 84°16' West, a distance of 50 feet to the Southwest corner of said Blau tract;
 thence North along the West line of said Blau tract a distance of 200 feet to the point of beginning of this description.

TOGETHER WITH the West 9.05 feet of the following described tract:

Beginning at the Southwest corner of Government Lot 2, Section 25, Township 36 North, Range 2 East, W.M.;
 thence East 400 feet, more or less, to the Southeast corner of a tract conveyed to Anna M. Rasar by deed recorded September 28, 1944, under Auditor's File No. 374765;
 thence North, a distance of 958.02 feet;
 thence North 84°16' East, a distance of 460 feet;
 thence South, a distance of 200 feet to the point of beginning of this description;
 thence South, a distance of 100 feet;
 thence South 84°16' West, a distance of 200 feet,
 thence North, a distance of 100 feet;
 thence North 84°16' East, a distance of 200 feet to the point of beginning of this description;

DESCRIPTION CONTINUED:

EXCEPT the East 5.00 feet of the following described tract:

Beginning at a point 400 feet East and 958.02 feet North of the Southwest corner of Section 25, Township 36 North, Range 2 East, W.M., said point being the Southeast corner of a tract conveyed to Anna M. Rusar by deed recorded September 28, 1944, in Volume 196 of Deeds, page 77;

thence North, a distance of 958.02 feet;

thence North 84°16' East, a distance of 310 feet, more or less, to a point 50 feet Westerly from the Northwest corner of a tract conveyed to Samish Island Community Center, Inc. and the point of beginning of this description;

thence South, a distance of 200 feet;

thence South 84°16' West, a distance of 100 feet;

thence North, a distance of 200 feet;

thence North 84°16' East, a distance of 100 feet to the point of beginning of this description.

EXCEPT County Road.

Situate in the County of Skagit, State of Washington.