

When recorded mail to:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE 4002
4795 REGENT BLVD
IRVING, TX 75063

County: SKAGIT

-----[Space Above This Line for Recording Data]-----

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

Document Title(s) (or transactions contained therein) (all areas applicable to your document must be filled in)

PARTIAL CLAIMS MORTGAGE

Reference Numbers(s) of related documents: **INSTRUMENT NO. 202211100075**

Additional reference #'s on page N/A of document

Grantor(s)/Borrower(s): **KAYLA M. DOKKEN, ANTHONY M. CANO**

Additional Grantors on page 2 of document

Lender/Grantee(s): **Department of Housing and Urban Development**

Additional names on page 2 of document

Trustee(s): **CHICAGO TITLE COMPANY OF WASHINGTON**

Legal Description (abbreviated: i.e. log, block, plat or section, township, range)

Complete legal description on page 7

Assessor's Property Tax Parcel/Account Number
35071700300007

☐ Assessor Tax # not yet assigned

The Auditor/Recorder will rely on the information provided on the form. The responsibility for the accuracy of the indexing information is that of the document preparer. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

****THE EAST 75 FEET OF THE FOLLOWING DESCRIBED TRACT:
THAT PORTION OF GOVERNMENT LOT 3, SECTION 17, TOWNSHIP
35 NORTH, RANGE 7 EAST, W.M., DESCRIBED AS FOLLOWS:
BEGINNING AT A POINT 330 FEET EAST OF THE NORTHWEST
CORNER OF SAID GOVERNMENT LOT 3; SITUATE IN THE COUNTY
OF SKAGIT, STATE OF WASHINGTON.**

FSB 0720161142

This Document Prepared By:
EDNA KENDRICK
FLAGSTAR BANK, N.A.
8800 BAYMEADOWS WAY WEST, SUITE 400
JACKSONVILLE, FL 32256
800-393-4887

When Recorded Mail To:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063

Tax/Parcel #: 35071700300007

_____[Space Above This Line for Recording Data]_____

FHA Case No.: 203 566-3785418
Loan No: 0720161142

37331 CAPE HORN RD, SEDRO WOOLLEY, WASHINGTON 98284
(herein "Property Address")

PARTIAL CLAIMS MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **SEPTEMBER 11, 2023**. The mortgagor is **KAYLA M. DOKKEN, AN UNMARRIED PERSON AND ANTHONY M. CANO, AN UNMARRIED PERSON** ("Borrower"), whose address is **37331 CAPE HORN RD, SEDRO WOOLLEY, WA 98284**. 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 **TEN THOUSAND FORTY-FIVE DOLLARS AND 20 CENTS (U.S. \$10,045.20)**. 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 **DECEMBER 1, 2052**.

Partial Claims Agreement 01312023_105

FSB 0720161142

Page 1

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, **37331 CAPE HORN RD, SEDRO WOOLLEY, WASHINGTON 98284** (herein "Property Address");

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

Tax Parcel No. **35071700300007**

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 the power of sale and 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 Lender under this paragraph or applicable law.

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

Signed with Stavvy:
KAYLA M DOKKEN 10/12/2023
 Borrower: **KAYLA M. DOKKEN** **Date**

Signed with Stavvy:
ANTHONY M CANO 10/12/2023
 Borrower: **ANTHONY M. CANO** **Date**
***signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt**

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

CJC State of ~~WASHINGTON~~ Florida
 County of CLAY

I certify that I know or have satisfactory evidence that **KAYLA M. DOKKEN, ANTHONY M. CANO**, 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.

X This notarial act involved the use of communication technology

Dated: 10/12/2023

Signed with Stavvy:
Christy Joy Cardona
 Signature of Notary Public

Notary Public Printed Name: Christy Joy Cardona

My commission expires: 7/10/2025

CHRISTY JOY CARDONA
 Notary Public State Of Florida
 Commission Number HH 110558
 My Commission Expires July 10, 2025

Notarized remotely via audio/video communication using Stavvy

EXHIBIT A

**BORROWER(S): KAYLA M. DOKKEN, AN UNMARRIED PERSON AND
ANTHONY M. CANO, AN UNMARRIED PERSON**

LOAN NUMBER: 0720161142

LEGAL DESCRIPTION:

**The land referred to in this document is situated in the CITY OF SEDRO WOOLLEY,
COUNTY OF SKAGIT, STATE OF WASHINGTON, and described as follows:**

THE EAST 75 FEET OF THE FOLLOWING DESCRIBED TRACT:

**THAT PORTION OF GOVERNMENT LOT 3, SECTION 17, TOWNSHIP 35
NORTH, RANGE 7 EAST, W.M., DESCRIBED AS FOLLOWS:**

**BEGINNING AT A POINT 330 FEET EAST OF THE NORTHWEST CORNER OF
SAID GOVERNMENT LOT 3;**

**THENCE SOUTH 00 DEGREES 30 MINUTES EAST, PARALLEL WITH THE
WEST LINE OF SAID**

LOT A DISTANCE OF 1,303 FEET TO THE TRUE POINT OF BEGINNING;

THENCE EAST, 175 FEET;

THENCE SOUTH 00 DEGREES 30 MINUTES EAST, 21 FEET;

THENCE WEST 175 FEET;

**THENCE NORTH 00 DEGREES 30 MINUTES WEST, 21 FEET TO THE POINT OF
BEGINNING.**

**TOGETHER WITH THAT PORTION OF GOVERNMENT LOT 3, SECTION 17,
TOWNSHIP 35 NORTH, RANGE 7 EAST, W.M., DESCRIBED AS FOLLOWS:**

**BEGINNING AT A POINT 330 FEET EAST OF THE NORTHWEST CORNER OF
SAID LOT3;**

**THENCE SOUTH 00 DEGREES 30 MINUTES EAST PARALLEL WITH THE
WEST LINE OF SAID**

LOT A DISTANCE OF 1,324 FEET;

THENCE EAST 100 FEET TO A TRUE POINT OF BEGINNING;

THENCE EAST 90 FEET;

THENCE SOUTH 00 DEGREES 30 MINUTES EAST, 242.4 FEET;

THENCE WESTERLY ALONG THE NORTH BANK OF THE SKAGIT RIVER 90 FEET, MORE OR LESS, TO A POINT SOUTH 00 DEGREES 30 MINUTES EAST TO THE TRUE POINT OF BEGINNING;

THENCE NORTH 00 DEGREES 30 MINUTES WEST TO THE TRUE POINT OF BEGINNING;

EXCEPT THAT PORTION THEREOF LYING WITHIN THE FOLLOWING DESCRIBED TRACT OF LAND;

BEGINNING AT A POINT 330 FEET EAST OF THE NORTHWEST CORNER OF SAID LOT 3;

THENCE SOUTH 00 DEGREES 30 MINUTES EAST PARALLEL WITH THE WEST LINE OF SAID LOT A DISTANCE OF 1,324 FEET;

THENCE EAST 175 FEET TO THE TRUE POINT OF BEGINNING;

THENCE EAST 15 FEET;

THENCE SOUTH 00 DEGREES 30 MINUTES EAST, 242.2 FEET;

THENCE WESTERLY ALONG THE NORTH BANK OF THE SKAGIT RIVER, 15 FEET TO A POINT SOUTH 00 DEGREES 30 MINUTES EAST TO THE POINT OF BEGINNING;

THENCE NORTH 00 DEGREES 30 MINUTES WEST, 242 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

Tax/Parcel No. 35071700300007

**ALSO KNOWN AS: 37331 CAPE HORN RD, SEDRO WOOLLEY, WASHINGTON
98284**