

After Recording Return To:

Skagit County Public Health
Attention: Christi Brua Weaver
301 Valley Mall Way Ste 110
Mount Vernon, WA 98273

DEED OF TRUST

Parcel: A portion of P31894 / 350124-0-117-0000
GRANTOR: KELLI NOREN
TRUSTEE: LAND TITLE & ESCROW OF SKAGIT COUNTY
BENEFICIARY: SKAGIT COUNTY, a political subdivision of the State of Washington
Legal Description:
 Abbreviated Form: (0.2945 ac) (TAX 37B) THAT PORTION OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 24, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M., DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTH LINE OF SAID SUBDIVISION WHICH IS 492 FEET WEST OF THE SOUTHEAST CORNER OF THE SOUTHEAST CORNER OF SAID SECTION; THENCE EAST 49.2 FEET; THENCE NORTH 296 FEET; THENCE WEST 49.2 FEET; THENCE SOUTH 146.63 FEET; THENCE WEST 11.59 FEET; THENCE SOUTH 146.58 FEET; THENCE EAST 11.59 FEET TO THE POINT OF BEGINNING; EXCEPT THAT PORTION THEREOF CONVEYED TO THE CITY OF ANACORTES FOR STREET PURPOSES BY DEED RECORDED MARCH 9, 1959, UNDER AF#577489 AND AF#577490, RECORDS

OF SKAGIT COUNTY, WASHINGTON; ALSO EXCEPT THAT PORTION THEREOF LYING WITHIN THE BOUNDARIES OF THE FOLLOWING DESCRIBED TRACT: BEGINNING AT A POINT WHICH IS 442.8 FEET WEST OF THE SOUTHEAST CORNER OF SAID SECTION; THENCE NORTH 0-15-16 WEST TO THE CENTER LINE OF 28TH STREET IN ANACORTES, WASHINGTON, IF PRODUCED; THENCE SOUTHERLY TO A POINT ON THE SOUTH LINE OF SAID SUBDIVISION 8 FEET WESTERLY OF THE POINT OF BEGINNING; THENCE EASTERLY ALONG SAID SOUTH LINE TO THE POINT OF BEGINNING. AKA LOT A, BLA-2017-0004, RECORDED UNDER AF#201704110054. **Unit B**

Additional on: Exhibit A

Assessor's Tax Parcel No: P31894 Ptn of

THIS DEED OF TRUST, 16th day of October, 2025 between Kelli Noren a Washington State resident(s), as Grantor, 1208 29th Street, Unit B., Anacortes, WA 98221, Land Title and Escrow of Skagit County as Trustee, whose address is 111 E. George Hopper Road, Burlington, WA 98233; and SKAGIT COUNTY, a political subdivision of the State of Washington organized under the laws of the State of Washington, as Beneficiary, whose address is 1800 Continental Place, Suite 100, Mount Vernon, WA 98273.

THIS DEED OF TRUST IS INTENDED ALSO AS A FIXTURE FILING AND IS TO BE INDEXED NOT ONLY AS A DEED OF TRUST BUT ALSO AS A FIXTURE FILING.

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

SEE EXHIBIT "A," which is exhibit is incorporated fully herein.

SUBJECT TO: Easements, covenants, and restrictions of record;

which real property is not used principally for agricultural or farming purposes, together with all existing or subsequently erected or affixed buildings, tenements, hereditaments, and appurtenances now or hereafter thereunto belonging or in any wise appertaining, and the rents, issues and profits thereof, improvements and fixtures; all appliances, furniture and furnishings affixed to the real property; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, timber, geothermal and similar matters, and all requisite approvals, licenses, permits, variances, cooperative agreements, tax credits (if applicable), tax abatement benefits (if applicable), recording engineering and entitlement maps, and land-use entitlements, each in connection with the real property above described, located in Skagit County, State of Washington (the "property").

This Deed of Trust is for the purpose of securing performance of each agreement of Grantor herein contained and payment of the sum of [**Seventy-eight Thousand Dollars (\$78,000.00)**], 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 (collectively, the "Note"), and also such further sums as may be advanced or loaned by Beneficiary to Grantor or any of his successors or assigns, together with interest thereon at such rate as shall be agreed upon. The term "Grantor" as used in this agreement includes the "Borrower" as defined in RCW 61.24, if the Borrower is a person or entity other than the Grantor.

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 repair any building, structure or improvements 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 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 continuously insured against loss by FIRE, OPEN PERILS/SPECIAL PERILS OR OTHER HAZARDS IN AN AMOUNT NOT LESS THAN THE TOTAL VALUE OF THE PROPERTY, OR THE DEBT SECURED BY THIS DEED OF TRUST, WHICHEVER IS GREATER. **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 their 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. Grantor shall provide proof of insurance upon demand by a Beneficiary. All such insurance shall be issued by carriers acceptable to Beneficiary and shall contain a provision whereby the carrier agrees not to cancel or modify the insurance without twenty (20)-days prior written notice to Beneficiary.
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 attorneys' 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. If Beneficiary institutes any suit or action to enforce any of the terms of this Deed of Trust, Beneficiary shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and on any appeal. Whether or not any court action is involved, all reasonable expenses incurred by Beneficiary, which, in Beneficiary's opinion, are necessary at any time for protection of their interests or the enforcement of their rights, shall become part of the indebtedness payable on demand and shall bear interest at the same rate as provided in the Note from the date of expenditure until paid. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Beneficiary's attorneys' fees whether or not there is a lawsuit, including attorneys' fees for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services, the costs of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, appraisal fees (including those related to any action for a deficiency judgment), and title insurance fees for the Trustee, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all of the sums provided by law.
6. Should Grantor fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances or other charges against the property hereinabove described, Beneficiary will be considered in default under

this Note and will owe interest on the Note at the Default Rate.

7. Beneficiary may, at Beneficiary's option, declare immediately due and payable all sums secured by this Deed of Trust upon the sale or transfer of all or any part of the real property, or any interest therein, without the Beneficiary's prior written consent. A "sale" or "transfer" means the conveyance of any property or any right, title or interest therein, whether legal or equitable, whether voluntary or involuntary, by outright sale, deed, installment sale contract, land contract, contract for deed, sale, assignment or transfer of any beneficial interest in or to any land trust holding title to the real property; or any other method of conveyance of real property interests. However, this option shall not be exercised by Beneficiary if such exercise is prohibited by federal law or by Washington law.

8. The following provisions relating to this Deed of Trust as a security agreement are a part of this Deed of Trust:

Security Agreement. This instrument shall constitute a security agreement to the extent any of the property constitutes fixtures or other personal property, and Beneficiary shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

Security Interest. Grantor authorizes Beneficiary to file any number of financing statements and take whatever other action is required by Beneficiary to perfect and continue Beneficiary's security interest in the fixtures, rents, and personal property. In addition to recording this Deed of Trust in the real property records, Beneficiary may, at any time and without further authorization from Grantor, file executed counterparts, copies or reproductions of this Deed of Trust as a financing statement. Grantor shall reimburse Beneficiary for all expenses incurred in performing or continuing this security interest. Upon default, Grantor shall assemble the personal property in a manner and at a place reasonably convenient to Grantor and Beneficiary and make it available to Beneficiary within three (3) days after receipt of written demand from Beneficiary.

Addresses. The mailing addresses of Grantor (debtor) and Beneficiary (secured party), from which information concerning the security interest granted by this Deed of Trust may be obtained (each as required by the Uniform Commercial Code), are as stated on the first page of this Deed of Trust.

IT IS MUTUALLY AGREED THAT:

A. 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 portions as may be necessary to fully satisfy the obligation secured hereby shall be paid to Beneficiary to be applied to said obligation.

B. 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.

C. 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 the Beneficiary, or upon satisfaction of the obligation secured and written request for reconveyance made by the Beneficiary or the person entitled thereto.

D. Upon default by Grantor in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, subject to any applicable notice and cure periods, 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. Pursuant to statute, if this Deed of Trust encumbers both real and personal property, the Trustee is authorized to sell all or any portion of the Grantor's interest in the real and personal property at the Trustee's sale. Any person, except Trustee, may bid at Trustee's sale. Trustee

shall apply the proceeds of the sale as follows: (1) to the expense of the sale, including a reasonable Trustee's fee and attorneys' fees; (2) to the obligation secured by this Deed of Trust; and (3) the surplus, if any, shall be distributed to the persons entitled thereto.

E. 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 execution of this Deed of Trust, and such as he/they may have acquired thereafter. Trustee's deeds 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 bonafide purchaser and encumbrancers for value.

F. The power of sale conferred by this Deed of Trust and by the Deed of Trust Act of the State of Washington is not an exclusive remedy; Beneficiary may cause this Deed of Trust to be foreclosed as a mortgage.

G. In the event of the death, incapacity, disability or resignation of Trustee, Beneficiary may appoint, in writing, a successor Trustee and upon the 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.

H. 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.

I. As additional security, Grantor hereby gives and confers upon Beneficiary the right, power and authority during the continuance of this trust to collect the property income, reserving to Grantor the right, prior to any default by Grantor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, to collect and retain such property income as it becomes due and payable. Upon any such default, Beneficiary may at any time, without notice, either in person, by agent, or by a receiver to be appointed by a court, and without regard to the adequacy of any security for the indebtedness hereby secured, enter upon and take possession of said property, or any part thereof, in their own name, sue for, or otherwise collect such property income, including that past due and unpaid, and apply the same, less costs and expenses of operation and collection, including reasonable attorneys' fees, upon any indebtedness secured hereby and in such order as Beneficiary may determine. The entering upon and taking possession of said property, the collection of such property income, and the application thereof, as aforesaid, shall not cure or waive any default or notice of Trustee's sale hereunder or invalidate any act done pursuant to such notice.

J. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for the benefit of Beneficiary in any capacity, without the written consent of Beneficiary, which consent can be withheld for any reason.

K. Grantor hereby releases and waives all rights and benefits of the Homestead Exemption laws of the State of Washington as to all indebtedness secured by this Deed of Trust.

Exhibit "A" to Deed of Trust – LEGAL DESCRIPTION OF PROPERTY

(0.2945 ac) (TAX 37B) THAT PORTION OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 24, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M., DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTH LINE OF SAID SUBDIVISION WHICH IS 492 FEET WEST OF THE SOUTHEAST CORNER OF THE SOUTHEAST CORNER OF SAID SECTION; THENCE EAST 49.2 FEET; THENCE NORTH 296 FEET; THENCE WEST 49.2 FEET; THENCE SOUTH 146.63 FEET; THENCE WEST 11.59 FEET; THENCE SOUTH 146.58 FEET; THENCE EAST 11.59 FEET TO THE POINT OF BEGINNING; EXCEPT THAT PORTION THEREOF CONVEYED TO THE CITY OF ANACORTES FOR STREET PURPOSES BY DEED RECORDED MARCH 9, 1959, UNDER AF#577489 AND AF#577490, RECORDS OF SKAGIT COUNTY, WASHINGTON; ALSO EXCEPT THAT PORTION THEREOF LYING WITHIN THE BOUNDARIES OF THE FOLLOWING DESCRIBED TRACT: BEGINNING AT A POINT WHICH IS 442.8 FEET WEST OF THE SOUTHEAST CORNER OF SAID SECTION; THENCE NORTH 0 DEGREES 15'16" WEST TO THE CENTER LINE OF 28TH STREET IN ANACORTES, WASHINGTON, IF PRODUCED; THENCE SOUTHERLY TO A POINT ON THE SOUTH LINE OF SAID SUBDIVISION 8 FEET WESTERLY OF THE POINT OF BEGINNING; THENCE EASTERLY ALONG SAID SOUTH LINE TO THE POINT OF BEGINNING. AKA LOT A, BLA-2017-0004, RECORDED UNDER . Unit B

EXHIBIT 'A'
UNIT 8 DESCRIPTION

THAT PORTION OF LOT 'A' AS DESCRIBED AND DEPICTED ON BOUNDARY LINE ADJUSTMENT, RECORDED ON APRIL 11, 2017, RECORDING NUMBER 201704110054, SKAGIT COUNTY AUDITOR, STATE OF WASHINGTON:

DESCRIBED MORE PARTICULARLY AS COMMENCING AT THE SOUTHWEST PROPERTY CORNER OF SAID LOT 'A':

THENCE SOUTH 88°08'22" EAST, ALONG THE SOUTH BOUNDARY LINE OF SAID LOT 'A', A DISTANCE OF 21.24 FEET:

THENCE NORTH 00°55'56" EAST, PARALLEL WITH THE WEST MOST BOUNDARY LINE OF SAID LOT 'A', A DISTANCE OF 143.73 FEET TO THE POINT OF BEGINNING:

THENCE NORTH 00°49'29" EAST, A DISTANCE OF 19.52 FEET:

THENCE SOUTH 89°21'35" EAST, A DISTANCE OF 30.64 FEET:

THENCE SOUTH 00°29'21" WEST, A DISTANCE OF 22.78 FEET:

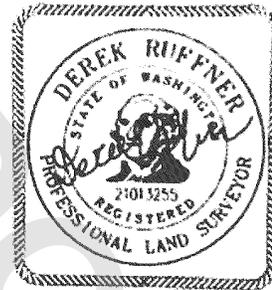
THENCE NORTH 89°12'47" WEST, A DISTANCE OF 12.52 FEET:

THENCE NORTH 00°47'00" EAST, A DISTANCE OF 3.19 FEET:

THENCE NORTH 89°13'44" WEST, A DISTANCE OF 16.43 FEET TO THE POINT OF BEGINNING.

CONTAINING 646 SQUARE FEET, MORE OR LESS.

Situate in the County of Skagit, state of Washington



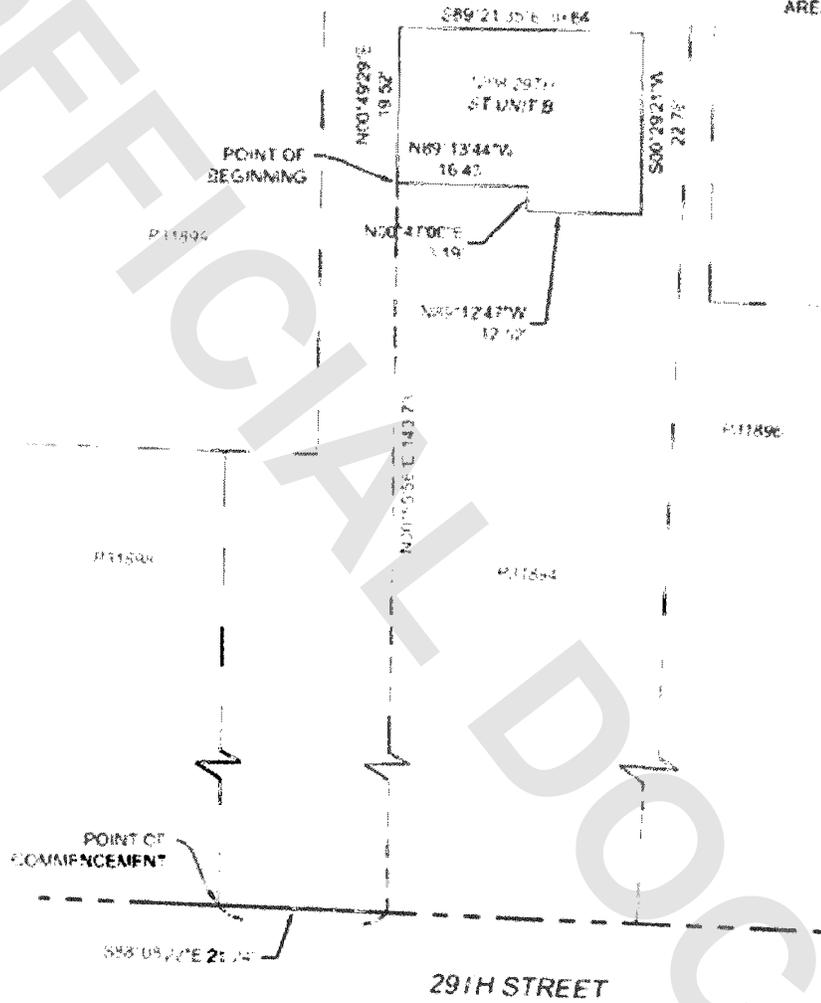
08-27-2025

EXHIBIT "B"
SE 1/4, S.24, T. 35 N., R. 01 E., W.M.



SCALE: 1" = 20'

AREA = 1.646 S. F



401 SOUTH 45th STREET
MOUNT VERNON, WA
98273

(360) 794-7811

SITE ADDRESS
1208 29TH STREET UNIT B
ANACORTES WA 98021

PARCEL NUMBER
P11894

PREP. 04/27/2025

DWR

25HRM0105