

When recorded return to:
Charlie E Pankey and Wendy S Pankey
5609 Timber Ridge Drive
Mount Vernon, WA 98273

SKAGIT COUNTY WASHINGTON
REAL ESTATE EXCISE TAX

Affidavit No. 20253658

Nov 07 2025

Amount Paid \$10808.00

Skagit County Treasurer

By Lena Thompson Deputy

Filed for record at the request of:



CHICAGO TITLE
COMPANY OF WASHINGTON

425 Commercial St
Mount Vernon, WA 98273

CHICAGO TITLE
6200 59681

Escrow No.: 620059681

STATUTORY WARRANTY DEED

THE GRANTOR(S) Simon Ham and Hyeshin Ham, a married couple and Duk Ham, a married person as a separate estate

for and in consideration of Ten And No/100 Dollars (\$10.00) , and other valuable consideration in hand paid, conveys and warrants to Charlie E Pankey and Wendy S Pankey, a married couple

the following described real estate, situated in the County of Skagit, State of Washington:

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

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

LT 76, PLAT OF SKAGIT HIGHLANDS DIV. V (PHASE 2), REC NO. 200801170047

Tax Parcel Number(s): P127178 / 4948-000-076-0000

Subject to:

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

STATUTORY WARRANTY DEED

(continued)

Dated: 11/05/25


Simon Ham


Hyeshin Ham

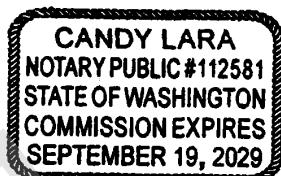

Duk Ham

State of Washington

County of Snohomish

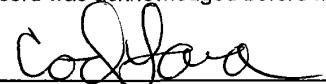
This record was acknowledged before me on 11/05/2025 by Simon Ham and Hyeshin Ham.


(Signature of notary public)
Notary Public in and for the State of WA
My appointment expires: 9.19.29



State of Washington
County of Snohomish

This record was acknowledged before me on 11/05/2025 by Duk Ham.


(Signature of notary public)
Notary Public in and for the State of WA
My appointment expires: 9.19.29

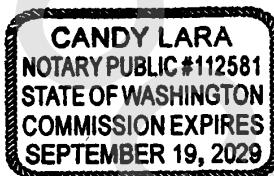


EXHIBIT "A"
Legal Description

For APN/Parcel ID(s): P127178 / 4948-000-076-0000

LOT 76, "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 COUNTY OF SKAGIT, STATE OF WASHINGTON.

EXHIBIT "B"
Exceptions

1. Covenants, conditions, restrictions, recitals, reservations, easements, easement provisions, encroachments, dedications, building setback lines, notes, statements, and other matters, if any, but omitting any covenants or restrictions, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law, as set forth on Skagit Highlands Division V (Phase 2):

Recording No: 200801170047

2. Reservation of minerals and mineral rights, etc., contained in deeds from W.M. Lindsey and Emma S. Lindsey, husband and wife, recorded March 30, 1903 in Volume 49 Deeds, page 532.

Affects: Lots 4, portion of 5, 6 through 8, portion of 9 and 10

3. Terms and conditions contained in City of Mt. Vernon Ordinance Nos. 2483, 2532, 2546 and 2550 as recorded March 27, 1992, March 11, 1993, August 6, 1993 and September 21, 1993, under Recording No. 9203270092

Recording No. 9303110069

Recording No. 9308060022

Recording No. 9309210028.

Affects: Said Plat and other property

4. Restriction contained in instrument recorded December 14, 1912 under Recording No. 94380, as follows:

That no saloon shall ever be located or established upon the lands herein described.

Affects: Said Plat and other property

5. Easement, including the terms and conditions thereof, granted by instrument(s);

Recorded: September 27, 1960

Recording No.: 599210, records of Skagit County, Washington

In favor of: Puget Sound Power & Light Company, a Massachusetts corporation

For: Electric transmission and/or distribution line, together with necessary

appurtenances

Affects: Said Plat and other property

6. Easement, including the terms and conditions thereof, disclosed by instrument(s);

Recorded: June 8, 1988

Recording No.: 8806080008, records of Skagit County, Washington

For: Construct, maintain and operation of drainage facilities

Affects: Said Plat and other property

EXHIBIT "B"

Exceptions
(continued)

7. Developer Extension Agreement, including the terms and conditions thereof; entered into;
By: M.V.A, Inc., a corporation
And Between: The City of Mt. Vernon
Recorded: August 22, 2001
Recording No.: 200108220046, records of Skagit County, Washington
Affects: Said plat and other property

AMENDED by instrument(s):
Recorded: July 1, 2005
Recording No.: 200507010181, records of Skagit County, Washington

8. Storm Drainage Release Easement Agreement, including the terms and conditions thereof; entered into;
By: Georgia Schopf, as her separate estate
And Between: MVA, Inc., a Washington corporation
Recorded: July 27, 2001
Recording No.: 200107270065, records of Skagit County, Washington
Affects: Said plat and other property

9. Mitigation Agreement, including the terms and conditions thereof; entered into;
By: Sedro-Woolley School District No. 101
And Between: MVA, Inc.
Recorded: July 27, 2001
Recording No.: 200107270077, records of Skagit County, Washington
Affects: Said plat and other property

10. Development Agreement, including the terms and conditions thereof; entered into;
By: The City of Mt. Vernon
And Between: MVA, Inc., a Washington corporation
Recorded: June 21, 2001
Recording No.: 200106210002, records of Skagit County, Washington
Providing: Said plat and other property

11. Shoreline Substantial Development Permit No. PL01-0560 and the terms and conditions thereof, as recorded May 23, 2002 under Recording No. 200205230079.
Affects: Said plat and other property

AMENDED by instrument(s):
Recorded: June 3, 2002
Recording No.: 200206030153, records of Skagit County, Washington

12. Easement, including the terms and conditions thereof, granted by instrument(s);
Recorded: March 1, 2005
Recording No.: 200503010068, records of Skagit County, Washington
In favor of: Puget Sound Power & Light Company, a Washington corporation
For: Electric transmission and/or distribution line, together with necessary

EXHIBIT "B"

Exceptions
(continued)

appurtenances

Affects: Said plat and other property

13. Covenants, conditions, restrictions, recitals, reservations, easements, easement provisions, encroachments, dedications, building setback lines, notes, statements, and other matters, if any, but omitting any covenants or restrictions, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law, as set forth on Survey:

Recording No: 200506080122

14. Terms and conditions of the Master Plan;

Recorded: July 1, 2005

Recording No.: 200507010182, records of Skagit County, Washington

Affects: Said plat and other property

15. Agreement, including the terms and conditions thereof; entered into;

By: Public Utility District No. 1 of Skagit County

And Between: Skagit Highlands, LLC, or its successor or assigns

Recorded: October 7, 2005

Recording No.: 200510070093, records of Skagit County, Washington

Providing: Water Service Contract

16. Declaration of Easements and Covenant to Share Costs for Skagit Highlands;

Recorded: August 17, 2005

Recording No.: 200508170113, records of Skagit County, Washington

Executed by: Skagit Highlands, LLC, a Washington limited liability company

AMENDED by instrument(s):

Recorded: July 25, 2006; June 4, 2008; October 16, 2008

Recording No.: 200607250099

Recording No.: 200806040066

Recording No.: 200810160044, records of Skagit County, Washington

17. Covenants, conditions, and restrictions contained in declaration(s) of restriction, but omitting any covenant or restrictions, if any, based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by law;

Recorded: August 17, 2005

Recording No.: 200508170114, records of Skagit County, Washington

Executed By: Skagit Highlands, LLC, a Washington limited liability company

EXHIBIT "B"

Exceptions
(continued)

AMENDED by instrument(s):

Recorded: November 2, 2005; April 6, 2006, May 23, 2006; May 25, 2006; May 26, 2006; August 7, 2006; August 10, 2006; August 25, 2006; December 21, 2006; June 4, 2008; October 16, 2008; February 5, 2009; October 21, 2015; October 26, 2015; December 16, 2015

Recording No.: 200511020084

Recording No.: 200604060049

Recording No.: 200605230087

Recording No.: 200605250083

Recording No.: 200605260149

Recording No.: 200605260150

Recording No.: 200608070191

Recording No.: 200608100126

Recording No.: 200608250117

Recording No.: 200612210068

Recording No.: 200806040066

Recording No.: 200810160044

Recording No.: 200902050087

Recording No.: 201510210021

Recording No.: 201510210022

Recording No.: 201510260101

Recording No.: 201510260102

Recording No.: 201512160015

Recording No.: 201708100003 records of Skagit County, Washington

18. Any unpaid assessments or charges and liability to further assessments or charges, for which a lien may have arisen (or may arise), as provided for under Washington law and in instrument set forth below:

Imposed by: Skagit Highland Homeowners Association

Recording Date: August 17, 2005

Recording No.: 200508170114

19. Supplemental Declaration of Covenants, Conditions and Restrictions for Skagit Highlands Residential Property, Skagit Highlands West Neighborhood;

Recorded: August 17, 2005

Recording No.: 200508170115, records of Skagit County, Washington

Executed by: Skagit Highlands, LLC, a Washington limited liability company

20. Easement, including the terms and conditions thereof, disclosed by instrument(s);

Recorded: September 20, 2006

Recording No.: 200609200081, records of Skagit County, Washington

For: Construct, maintain, replace, reconstruct and remove sanitary sewage
and storm drainage facilities

EXHIBIT "B"

Exceptions
(continued)

Affects: A strip across said premises

21. Easement, including the terms and conditions thereof, granted by instrument(s);

Recorded: March 19, 2007
Recording No.: 200703190207, records of Skagit County, Washington
In favor of: Puget Sound Power & Light Company
For: Electric transmission and/or distribution line, together with necessary
appurtenances
Affects: A strip of land 10 feet in width with 5 feet on each side of the centerline of
grantee's facilities as now constructed, to be constructed, extended or
relocated lying within the above described parcel. This easement
description may be superseded at a later date with a surveyed description provided
at no cost to Grantee

22. Easement, including the terms and conditions thereof, disclosed by instrument(s);

Recorded: March 29, 2007
Recording No.: 200703290063, records of Skagit County, Washington
For: Waterline
Affects: Tract AU1

23. The property may be subject to the Skagit County Right-to-Manage Natural Resource Lands Disclosure, Skagit County Code Section 14.38, which states:

"This disclosure applies to parcels designated or within 1 mile of designated agricultural land or designated or within 1/4 mile of rural resource, forest or mineral resource lands of long-term commercial significance in Skagit County. A variety of Natural Resource Land commercial activities occur or may occur in the area that may not be compatible with non-resource uses and may be inconvenient or cause discomfort to area residents. This may arise from the use of chemicals; or from spraying, pruning, harvesting or mineral extraction with associated activities, which occasionally generates traffic, dust, smoke, noise, and odor. Skagit County has established natural resource management operations as a priority use on designated Natural Resource Lands, and area residents should be prepared to accept such incompatibilities, inconveniences or discomfort from normal, necessary Natural Resource Land operations when performed in compliance with Best Management Practices and local, State, and Federal law.

In the case of mineral lands, application might be made for mining-related activities including extraction, washing, crushing, stockpiling, blasting, transporting and recycling of minerals. If you are adjacent to designated NR Lands, you will have setback requirements from designated NR Lands."

24. Reservations and exceptions in United States Patents or in Acts authorizing the issuance thereof; Indian treaty or aboriginal rights.

25. Assessments, if any, levied by Mt Vernon.

EXHIBIT "B"

Exceptions
(continued)

26. City, county or local improvement district assessments, if any.



Form 22P
Skagit Right-to-Manage Disclosure
Rev. 10/14
Page 1 of 1

SKAGIT COUNTY
RIGHT-TO-MANAGE
NATURAL RESOURCE LANDS DISCLOSURE

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Northwest Multiple Listing Service
ALL RIGHTS RESERVED

The following is part of the Purchase and Sale Agreement dated September 30, 2025

between Charlie E Pankey Wendy S Pankey ("Buyer")
Buyer
and Simon and Hyeshin Ham Duk Ham ("Seller")
Seller
concerning 5609 Timberridge Drive Mount Vernon WA 98273 (the "Property")
Address City State Zip

Buyer is aware that the Property may be subject to the Skagit County Right-to-Manage Natural Resource Lands Disclosure, Skagit County Code section 14.38, which states:

This disclosure applies to parcels designated or within 1 mile of designated agricultural - land or designated or within 1/4 mile of rural resource, forest or mineral resource lands of long-term commercial significance in Skagit County. A variety of Natural Resource Land commercial activities occur or may occur in the area that may not be compatible with non-resource uses and may be inconvenient or cause discomfort to area residents. This may arise from the use of chemicals; or from spraying, pruning, harvesting or mineral extraction with associated activities, which occasionally generates traffic, dust, smoke, noise, and odor. Skagit County has established natural resource management operations as a priority use on designated Natural Resource Lands, and area residents should be prepared to accept such incompatibilities, inconveniences or discomfort from normal, necessary Natural Resource Land operations when performed in compliance with Best Management Practices and local, State, and Federal law.

In the case of mineral lands, application might be made for mining-related activities including extraction, washing, crushing, stockpiling, blasting, transporting and recycling of minerals. If you are adjacent to designated NR Lands, you will have setback requirements from designated NR Lands.

Seller and Buyer authorize and direct the Closing Agent to record this Disclosure with the County Auditor's office in conjunction with the deed conveying the Property.

Authentisign
[Signature] Charlie E Pankey 09/30/2025
Buyer Date

Authentisign
[Signature] Hyeshin Ham 10/05/25
Seller Date

Authentisign
[Signature] Wendy S Pankey 09/30/2025
Buyer Date

Authentisign
[Signature] Simon Ham 10/05/25
Seller Date

Authentisign
[Signature] Duk H Ham 10/05/25

Duk, Hyeshin, Simon, Wendy, Charlie