

After recording return to:

Robert P. Williamson
Attorney at Law
16326 - 17th Ave. SE
Mill Creek, WA 98012

Recording Cover Sheet

Title of Document submitted for Recording:	Deed of Trust
Prior recording # (if prior document being assigned or reconveyed):	N/A
Grantor(s): (Last name first)	Sprecher, Carson Ray Sprecher, Anna Rose
Grantee(s): (Last name first)	Anderson, Graydon P, beneficiary Anderson, Brenda K, beneficiary Chicago Title Insurance Company, Trustee
Legal Description: (Lot, block, section, range)	PTN NW ¼ NW ¼ SEC 29-34-4E, W.M.
Assessor's Property Tax Parcel/Account No.(s):	P28289 / 340429-0-125-003

The person submitting this document for recordation recognizes that the Auditor/Recorder will rely on the information provided on this form, and that the staff will not read the document to verify the accuracy or completeness of the indexing information provided herein. It is understood that the text of Non-Standard documents may be partially covered-up or obscured by the recording process.

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DEED OF TRUST

(For Use in the State of Washington)

THIS DEED OF TRUST is made as of January 22, 2026, by and between the

GRANTOR(s): CARSON RAY SPRECHER and ANNA ROSE SPRECHER, husband and wife.

Whose address is: 1225 S 6th Street, Mount Vernon, WA 98273

TRUSTEE: CHICAGO TITLE INSURANCE COMPANY

Whose address is: 3002 Colby Ave., Suite 200, Everett, WA 98201; and the

BENEFICIARY(s) GRAYDON P. ANDERSON and BRENDA K. ANDERSON, H&W

Whose address is: 16020 Cascadian Way, Bothell, WA 98012

WITNESSETH, Grantor(s) hereby bargain(s), sell(s), and convey(s) to Trustee in Trust, with power of sale, the following described property situated in Skagit County, Washington:

That portion of the Northwest Quarter of the Northwest Quarter of Section 29, Township 34 North, Range 4 East of the Willamette Meridian, described as follows:

Beginning at a point 276 feet South of the Southeast corner of Lot 12, Block 1, Central Addition to Mt. Vernon, according to the plat thereof recorded in Volume 2 of Plats, page 103, records of Skagit County, Washington;

Thence West a distance of 166 feet;

Thence South a distance of 60 feet;

Thence East a distance of 166 feet;

Thence North a distance of 60 feet to the point of beginning;

Except that portion, if any, lying within that parcel conveyed to B. J. Henshaw by deed recorded October 23, 1935, under Auditor's File No. 273482, records of Skagit County, Washington;

Commonly known as 1225 S 6th Street, Mount Vernon, WA 98273
Skagit County Tax Parcel No. P28289

which real property is not used principally for agricultural or farming purposes, together with all the tenements, hereditaments, and appurtenances now or hereafter thereunto belonging or in any wise appertaining, and the rents, issue, and profits thereof.

This deed is for the purpose of securing performance of each agreement of each Grantor herein contained, and payment of the sums payable to Beneficiary pursuant to a Promissory Note dated January 22, 2026 showing a principal amount of \$347,000.00 between the parties and all renewals, modifications, and extensions thereof, and also such further sums as may be advanced or loaned by Beneficiary to Grantor(s), or any of their successors or assigns, together with interest thereon at such rate as shall be agreed upon.

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To protect the security of the Deed of Trust, Grantor covenants and agrees:

1. To keep the property in good condition and repair, to permit no waste thereof, to complete any building, structure, or improvement 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 the property 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 or other hazards in an amount not less than the total debt secured by this Deed of Trust. All policies shall be held by the Beneficiary and be to such companies as the Beneficiary may approve and have loss payable first to the Beneficiary, as its interest may appear and then to the Grantor(s). 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(s) in insurance policies then in force shall pass to the purchaser at the foreclosure sale.
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 reasonable amount, in any such action or proceeding, and in any suit brought by Beneficiary to foreclose this Deed of Trust.
5. To pay all costs, fees, and expenses in connection with this Deed of Trust, including the expense of the Trustee incurred in enforcing the obligation secured hereby and Trustee's and attorneys' fees actually incurred, as provided by statute.
6. Should Grantor(s) fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances, or other charges against the property described above, Beneficiary may pay the same, and the amount so paid, with interest at the rate set forth in the note secured hereby, shall be added to, and become a part of the debt secured by this Deed of Trust.
7. In the event that the subject property is currently or becomes encumbered by any prior deed of trust, security interest or lien ("Senior Encumbrances"), the Grantors agree to perform all of Grantors' obligations under the Senior Encumbrances including Grantors' covenants to make payments when due. If the Grantors fail to perform the covenants and agreements contained in any Senior Encumbrance, or if any action or proceeding is commenced which materially affects Beneficiary's interest in the subject property, then Beneficiary, at Beneficiary's option, upon notice to Grantors, may make such appearances, disburse such sums, and take such action as is necessary to protect Beneficiary's interest. Any amounts disbursed by Beneficiary pursuant to this paragraph, with interest, at the Note rate, shall become additional indebtedness of Grantors secured

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by this Deed of Trust. Unless Grantors and Beneficiary agree to other terms of payment, such amounts shall be payable upon notice from Beneficiary to Grantors requesting payment thereof. Nothing contained in this paragraph shall require the Beneficiary to incur any expense or to take any action.

8. In the event that any portion of the property is taken or damaged in an eminent domain proceeding, the entire amount of the award or such portion as may be necessary to fully satisfy the obligation secured hereby shall be paid to Beneficiary to be applied to said obligation.

9. 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 pay.

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

11. Upon default by Grantor(s) in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, 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. Any person except Trustee may bid at Trustee's sale. Trustee shall apply the proceeds of the sale as follows: (1) the expense of sale, including a reasonable Trustee's fee and attorney's fee; (2) to the obligation secured by this Deed of Trust; and (3) the surplus, if any, shall be distributed to the persons entitled thereto.

12. 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(s) had or had the power to convey at the time of his execution of this Deed of Trust, and such as he may have acquired thereafter. Trustee's deed 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 bona fide purchaser and encumbrances for value.

13. 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.

14. 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(s), Trustee, or Beneficiary shall be a party unless such action or proceeding is brought by the Trustee.

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15. If all or any part of the property that is subject to this Deed of Trust is sold or transferred by Grantor(s), then the Beneficiary reserves the right, at Beneficiary's option, to declare the entire indebtedness secured hereby to be immediately due and payable.

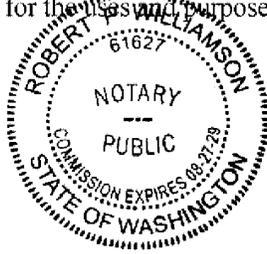
16. This Deed of Trust applies to, inures to the benefit of, and is binding not only on the parties hereto, but on their heirs, devisees, legatees, administrators, executors, and assigns. The term "Beneficiary" shall mean the holder and owner of the note secured hereby, whether or not named as Beneficiary herein.

Carson Sprecher
Carson Ray Sprecher, Grantor

Anna Rose Sprecher
Anna Rose Sprecher, Grantor

STATE OF WASHINGTON)
) ss.
COUNTY OF SNOHOMISH)

On this 23 day of JANUARY, 2026, before me personally appeared Carson Ray Sprecher and Anna Rose Sprecher, to me known to be the individual(s) who executed the within and foregoing instrument, and he/she/they acknowledged said instrument to be his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.



Robert P. Williamson
Notary Public in and for the
State of Washington
Residing at: MILL CREEK

REQUEST FOR FULL RECONVEYANCE

TO THE TRUSTEE: The undersigned is the legal owner and holder of the Note and indebtedness secured by the within Deed of Trust. Said Note and all other indebtedness secured by said Deed of Trust has been fully paid and satisfied and you are hereby requested and directed on payment to you under the terms of said Deed of Trust to cancel said Note above mentioned, and all other evidence of indebtedness secured by said Deed of Trust delivered to you herewith together with the said Deed of Trust, and to reconvey without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now held by you thereunder.

DATED: _____

Beneficiary

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Carson Sprecher

Anna Rose Sprecher