

Recording Requested By/Return To:
CROSSCOUNTRY MORTGAGE
999 TECH ROW, #200
MADISON HEIGHTS, MICHIGAN
48071

PARTIAL CLAIM DEED OF TRUST

Loan Number 718261795

Grantor(s): **AMY MARAH KATHERINE DAVIES, SINGLE AND DOUGLAS ALLEN DAVIES**

Grantee(s): **Secretary of the U.S. Department of Housing and Urban Development**

Grantee's Address: **U.S. Department of Housing and Urban Development, Attention: Single
Family Notes Branch, 451 7th Street S.W., Washington, DC 20410**

Trustee: **GUARDIAN NORTHWEST TITLE AND ESCROW OF MT. VERNON**

Abbreviated Legal Description:

LOT 9, BLOCK 1, WEDGWOOD, ADDITION TO MOUNT VERNON

A full Legal Description is located on page 2 of the PARTIAL CLAIM DEED OF TRUST.

REFERENCE NUMBERS OF DOCUMENTS MODIFIED:

RECORDED FEBRUARY 1, 2021, INSTRUMENT NO. 202102010168

Assessor's Property Tax Parcel Account Number(s): **3766-001-009-0015**

Version 03_20_2026_20_00_28



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This Instrument Prepared By:
CROSSCOUNTRY MORTGAGE
8950 CYPRESS WATERS BLVD.
COPPELL, TX 75019

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PARTIAL CLAIM DEED OF TRUST

FHA Case Number 566-3358999703

Property Address: 1102 S 21ST ST, MOUNT VERNON, WASHINGTON 98274

THIS SUBORDINATE DEED OF TRUST ("Security Instrument") is given on the date of execution. The Trustor is AMY MARAH KATHERINE DAVIES, SINGLE AND DOUGLAS ALLEN DAVIES, whose address is 1102 S 21ST ST, MOUNT VERNON, WASHINGTON 98274 ("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 7th Street S.W., Washington, DC 20410 ("Lender"). Lender is the Beneficiary under this Security Instrument. Borrower owes Lender the principal sum of TWENTY-FOUR THOUSAND EIGHT HUNDRED FORTY-FIVE AND 62/100THS Dollars (U.S. \$24,845.62). The Trustee under this Security Instrument is GUARDIAN NORTHWEST TITLE AND ESCROW OF MT. VERNON ("Trustee"), whose address is 1301-B RIVERSIDE DRIVE, MOUNT VERNON, WA 98273.

Notwithstanding the foregoing or any other provisions contained herein, if personal liability with respect to any amounts payable under the primary Note has been discharged in bankruptcy, Borrower and Lender understand and agree that nothing contained herein with respect to any amounts payable under this Note, shall be construed to impose personal liability to repay any such obligation in violation of such discharge. Borrower and Lender further understand and agree that to the extent that such personal liability with respect to any amounts payable under the primary Note has been discharged in bankruptcy, Borrower is entering into this Note

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voluntarily for the benefits to be obtained thereby and not as an affirmation of the debt evidenced by the primary Note, and that this Note, or any actions taken by Lender in relation to this Note, does not constitute a demand for payment or any attempt to collect any such previously discharged obligation.

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 FEBRUARY 01, 2051.

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 irrevocably grants and conveys to the Trustee, in trust, with the power of sale the following described property located in Skagit County, WASHINGTON:

LEGAL DESCRIPTION:

LOT 9, BLOCK 1, "ALBERT BALCH'S WEDGWOOD, AN ADDITION TO MOUNT VERNON, WASHINGTON", ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7 OF PLATS, PAGE 24, RECORDS OF SKAGIT COUNTY, WASHINGTON; TOGETHER WITH THAT PORTION OF THE FOLLOWING DESCRIBED PARCELS "A" AND "B", LYING BETWEEN THE NORTH AND SOUTH LINE OF SAID LOT 9, BLOCK 1, "ALBERT BALCH'S WEDGWOOD, AN ADDITION TO MOUNT VERNON, WASHINGTON", IF EXTENDED: PARCEL "A": THE SOUTH 455.58 FEET OF THE NORTH 515.58 FEET OF THE SOUTH 1043.58 FEET OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M., EXCEPT THE EAST 495 FEET THEREOF; AND EXCEPT THE WEST 825 FEET THEREOF; AND ALSO EXCEPT COUNTY ROAD ALONG THE SOUTH LINE THEREOF, AND ALSO EXCEPT THE EAST 7 FEET THEREOF. "PARCEL "B": THE SOUTH 528 FEET OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M., EXCEPT THE EAST 495 FEET THEREOF; AND EXCEPT THE WEST 825 FEET THEREOF; AND ALSO EXCEPT COUNTY ROAD ALONG THE SOUTH LINE THEREOF; AND ALSO EXCEPT THE EAST 7 FEET THEREOF. SITUATE IN SKAGIT COUNTY, WASHINGTON.

Tax Parcel No.:

3766-001-009-0015

which has the address of 1102 S 21ST ST, MOUNT VERNON, WASHINGTON 98274 ("Property Address").



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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 seized of the estate hereby conveyed and has the right to 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 any 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.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

1. Payment of Principal. Borrower shall pay the principal of the debt evidenced by the Note when due.

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 Borrower, or 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 under the Note or this Security Instrument 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



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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: U.S. Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 7th Street S.W., 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. If 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 that 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. Remedies.

(a) Notification of Default. Lender will give a notification of default to Borrower following Borrower's breach of any covenant or agreement in this Security Instrument. The notification will specify, in addition to any information required by applicable law: (i) the default; (ii) the action required to cure the default; (iii) that failure to cure the default on or before the date specified in the notice may result in the sale of the Property at public auction; and (iv) Borrower's right to reinstatement after commencement of the foreclosure in accordance with applicable law.

(b) Power of Sale; Expenses. If the default is not cured on or before the date specified in the notification, Lender without further demand may invoke the power of sale and any other remedies



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permitted by applicable law. Lender will be entitled to collect all expenses incurred in pursuing its remedies, including, but not limited to: (i) reasonable attorneys' fees and costs and other fees and costs associated with the enforcement of this Security Instrument, including but not limited to, foreclosure trustee's and sheriff's fees and costs, and title costs; and (ii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument.

(c) Foreclosure Notices; Sale of Property. If Lender invokes the power of sale, Lender will send notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee and/or Lender will take such action regarding any required notices and will give such notices to Borrower and to other required recipients. At a time permitted by, and in accordance with applicable law, and after publication of the notice of sale, Trustee, without further demand on Borrower, will sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of the Property for a period or periods permitted by applicable law by public announcement at the time and place fixed in the notice of sale. Lender or its designee may purchase the Property at any sale.

(d) Trustee's Deed; Proceeds of Sale. Trustee will deliver to the purchaser a Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed will be prima facie evidence of the truth of the statements made in that deed. Trustee will apply the proceeds of the sale in the following order: (i) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees and costs; (ii) to all sums secured by this Security Instrument; and (iii) the surplus, if any, less the clerk's filing fee, will be deposited, together with all documents required under applicable law, with the clerk of the superior court of the county in which the sale took place.

(e) Secretary's Remedies. Notwithstanding the foregoing paragraphs (a)-(d), 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 Note, the Secretary may invoke the nonjudicial 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 in the Act. Nothing in the preceding sentence will deprive the Secretary of any rights otherwise available to a Lender under this section 7 or applicable law.

8. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender will request Trustee to reconvey the Property and will surrender this Security Instrument and all notes evidencing the debt secured by this Security Instrument to Trustee. Upon such request, Trustee will reconvey the Property without warranty to the person or persons legally entitled to it. Borrower will pay



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any recordation costs associated with such reconveyance. Lender may charge Borrower a fee for reconveying the Property only if the fee is paid to a third party (such as the Trustee) for services rendered and is permitted under applicable law.

9. Substitute Trustee. In accordance with Applicable Law, Lender may, from time to time, by itself or through the loan servicer, or any other authorized representative, appoint a successor trustee to any Trustee appointed under this Security Instrument who has ceased to act. Without conveyance of the Property, the successor trustee will succeed to all the rights, title, power, and duties conferred upon Trustee in this Security Instrument and by applicable law.

10. Use of Property. The Property is not used principally for agricultural purposes.

11. Attorneys' Fees. Lender will be entitled to recover in any action or proceeding to construe or enforce any term of this Security Instrument (a) its reasonable attorneys' fees and costs, and (b) any other fees and costs associated with the enforcement of this Security Instrument, including but not limited to, foreclosure trustee and sheriff's fees and costs and title costs. The term "attorneys' fees," whenever used in this Security Instrument, includes without limitation attorneys' fees incurred by Lender in any bankruptcy proceeding or on appeal.

ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.



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BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) signed by Borrower and recorded with it.

Amy Marah Katherine Davies
Borrower - **AMY MARAH KATHERINE DAVIES**

Date: 04 / 20 / 2026

Douglas Allen Davies
Borrower - **DOUGLAS ALLEN DAVIES**

Date: 4 / 20 / 26State of **WASHINGTON**)County of Snohomish)
Enter County Here

On this day personally appeared before me **AMY MARAH KATHERINE DAVIES and DOUGLAS ALLEN DAVIES** to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 20th day of April, 2026.

Melissa MacDonald
Notary Public Signature

(Seal, if any)

My Commission expires: 6/28/2029

[] This notarial act involved the use of communication technology.

