WHEN RECORDED RETURN TO:

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WHIDBEY ISLAND BANK P.O. BOX 990 OAK HARBOR, WA 98277

WASHINGTON UCC-2 COUNTY AUDITO	R FIXTURE FILING
1. Grantor(s): (last name first, and mailing address(es)) Williams, Stephen R. SSN: Whidbey Island Bank 1800 S. Burlington Ave. P.O. Box 302 18247 Hwy. 9 Mt. Vernon, WA 98273	3. Assignee(s) of Secured Party(ies):
THIS FIXTURE FILING SHALL COVER COLLATERAL THAT IS AFFIXED TO THE	FOLLOWING DESCRIBED PROPERTY.
Reference Number: Short Legal Description: TOIS 12–18, BLK 28, MOVIECRNE	Additional on page
	Additional on page
Assessor's Tax Parcel ID#: 4135-028-018-0001 & 4135-028-01 Legal Description: SEE ATTACHED EXHIBIT "A"	13–0006
THIS FIXTURE FILING COVERS THE FOLLOWING DESCRIBED PROPERTY	
See Attached Exhibits "A" and "B" and "C" The debtor is the record owner.	
 This statement is signed by the Secured Party(ies)instead of the Debtor(s) to perfect a security interest in collateral: (Please check appropriate box) 	6. Complete fully if box (d) is checked: complete as applicable for (a), (b), and (c):
(a) already subject to security interest in another jurisdiction when it was brought into this state, or when the debtor's location was changed to this state, or	Original recording number
(b) which is proceeds of the original collateral described above in which a security interest was perfected, or	Office where recorded
(c) as to which the recording has lapsed, or	Former name of debtor(s)
(d) acquired after a change of name, identity, or corporate structure of the debtor(s).	
Dated	
	sland Bank
TYPE NAME(S) OF DEBTOR(S) (or assignor(s)) TYPE NAME(S) OF SECURED PARTY(IES) (or assignee(s))
Harla D Williams youth	eeley Ochom
	S) OF SECURED PARTY(IES) (or assignee(s))
COPY 1 - COUNTY AUDITOR FOR	M APPROVED FOR USE IN THE STATE OF WASHINGTON

DESCRIPTION:

PARCEL "A":

PARKING

Lots 12 and 13, Block 28, "PLAT OF THE TOWN OF MONTBORNE, SKAGIT COUNTY, WASHINGTON", as per plat recorded in Volume 2 of Plats, page 80, records of Skagit County, Washington, EXCEPT that portion thereof, if any, lying within logging railroad right of way conveyed to the Nelson-Neal Lumber Company by deed dated March 28, 1936 and recorded April 7, 1936, under Auditor's File No. 277827 in Volume 169 of Deeds, page 243, ALSO EXCEPT that portion, if any, lying within Montborne Road No. 0450.

Situate in the County of Skagit, State of Washington.

PARCEL "B":

Restaurant

Lots 14 through 18, inclusive, Block 28, "PLAT OF THE TOWN OF MONTBORNE, SKAGIT COUNTY, WASHINGTON", as per plat recorded in Volume 2 of Plats, page 80, records of Skagit County, Washington,

EXCEPT that portion thereof, if any, lying within logging railroad right of way conveyed to the Nelson-Neal Lumber Company by deed dated March 28, 1936, and recorded April 7, 1936, under Auditor's File No. 277827, in Volume 169 of Deeds, page 243,

AND ALSO EXCEPT that portion, if any, lying within Montborne Road No. 0450.

Situate in the County of Skagit, State of Washington.

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EXHIBIT 'B'

"The Loan secured by this lien was made under a United States Small Business Administration (SBA) nationwide program which uses tax dollars to assist small business owners. If the United States is seeking to enforce this document, then under SBA regulations:

- a) When SBA is the holder of the Note, this document and all documents evidencing or securing this Loan will be construed in accordance with federal law.
- b) Lender or SBA may use local or state procedures for purposes such as filing papers, recording documents, giving notice, foreclosing liens, and other purposes. By using these procedures, SBA does not waive and federal immunity from local or state control, penalty, tax or liability. No Borrower of Guarantor may claim or assert against SBA any local or state law to deny any obligation of Borrower, or defeat any claim of SBA with respect to this Loan.

Any clause in this document requiring arbitration is not enforceable when SBA is the holder of the Note secured by this instrument."

Date 11-5-5

Stephen R Williams and Paula D Williams DBA Big Lake Bar & Grill

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EXHIBIT""C"

All accounts receivable, presently existing and hereafter arising, the rights and interests of the debtor in goods, the sale and delivery of which gave rise to an account; all equipment, fixtures and all tangible personal property in which debtor has an interest now or hereafter arising; all inventory, raw material, work in progress and materials used in the debtor's business; all manufactured products held for sale and all proceeds of its sale; all chattel paper, instruments, general intangibles, goods leased or held for leasing and all rights to payments of every kind; all patents, trademarks, plans, drawings, jigs, designs and other general intangibles owned by the debtor and useful in its business; all of the foregoing and including but not limited to the following;

And all other goods and accounts including accessions and additions whether in possession of the debtor, warehouseman or any other person.

Stephen R Williams and Paula D Williams

DBA Big Lake Bar & Grill

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