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 Kathy Hill, Skagit County Auditor
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FILED FOR RECORD AT REQUEST OF:

Name: WESTAR FINANCIAL, INC.
 Address: 21907 64th. Ave. West Suite 350
 Mountlake Terrace, WA. 98043

Deed of Trust

ISLAND TITLE CO.
 B10151 ✓

THIS DEED OF TRUST, made this 30th day of June, 2000 between Sandra J. Lane, a single woman, formerly known as Sandra Revell, GRANTORS, whose address is 19806 Apostolic Way, Burlington, WA. 98233, Jerome A. Froland, Attorney at Law as TRUSTEE, whose address is 4610 - 200th St. SW, Suite D, Lynnwood, WA 98036-6606, and WESTAR FINANCIAL, INC, BENEFICIARY, whose address is Plaza 220, 21907 64th. Ave. West, Suite 350, Mountlake Terrace, WA 98043.

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

PARCEL "A":

Lot 23, PLAT OF LONESTAR'S ADDITION TO THE CITY OF CONCRETE, according to the plat thereof recorded in Volume 15 of Plats, pages 163 through 165, records of Skagit County, Washington. Situate in Skagit County, Washington. Tax Account No. 4628-000-023-0002

PARCEL "B"

The West 15 feet of the East 128.5 feet of Lot 1, Block 138, FIRST ADDITION TO BURLINGTON, according to the plat thereof recorded in Volume 3 of Plats, page 11, records of Skagit County, Washington. EXCEPT the North 15 feet thereof; TOGETHER with the East 128.5 feet of Lot 2, Block 138, FIRST ADDITION TO BURLINGTON, according to the plat thereof recorded in Volume 3 of Plats, page 11, records of Skagit County, Washington; EXCEPT the South 5 feet thereof. Tax Account No. 4077-138-002-0220

PARCEL "C"

An easement for ingress, egress and utilities over and across that portion of the North 15 feet of said Lot 1, Block 138, FIRST ADDITION TO BURLINGTON, according to the plat thereof recorded in Volume 3 of Plats, page 11, records of Skagit County, Washington lying West of the East 113.5 feet of said lot. All situated in Skagit County, Washington.

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, issues and profits thereof.

This deed is for the purpose of securing performance of each agreement of grantor herein contained, the Hazardous Waste Certificate and payment

of the sum of SIXTY NINE THOUSAND DOLLARS AND NO/100's (\$69,000.00)

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, and also such further sums as may be advanced or loaned by Beneficiary to Grantor, or any of their successors or assigns, together with interest thereon at such rate as shall be agreed upon.

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 complete any building, structure or improvement being built or about to be built thereon; to restore promptly 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 in 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. 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.
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 attorney's 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. To pay all costs, fees and expenses in connection with this Deed of Trust, including the expenses of the Trustee incurred in enforcing the obligation secured hereby and Trustee's and attorney's fees actually incurred, as provided by statute.
6. Should Grantor fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances or other charges against the property herein above described, Beneficiary may



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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 in this Deed of Trust.

IT IS MUTUALLY AGREED THAT:

1. In the event any portion of the property is taken or damaged in any 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.

2. 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.

3. 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.

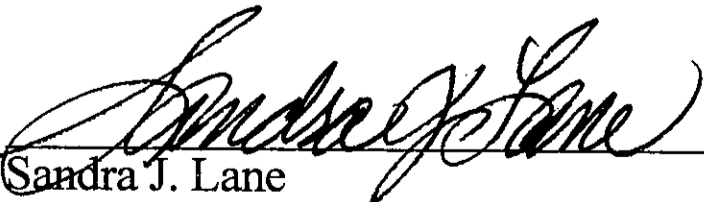
4. Upon default by Grantor in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, all sums secured hereby shall immediately become due and payable at the option of the Beneficiary. In such event and upon written request of Beneficiary, Trustee shall 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) to the expense of the sale, including a reasonable Trustee's fee and attorney's fee; (2) to the obligation secured by this Deed of Trust; (3) the surplus, if any, shall be distributed to the persons entitled thereto.

5. 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 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 encumbrancers for value.

6. 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.

7. 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.

8. 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.


Sandra J. Lane



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Kathy Hill, Skagit County Auditor

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UNRECORDED

STATE OF WASHINGTON)
) ss.
COUNTY OF Skagit)

corporate seal of said corporation.

Witness my hand and official seal hereto
affixed the day and year first above written.

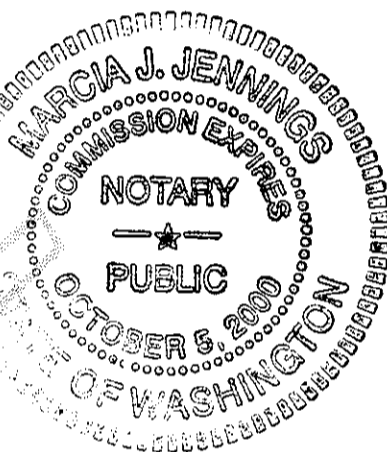
Notary Public in and for the State of Washington,
residing at _____

On this day personally
appeared before me
Sandra J. Lane
to me known to be the individual
described in and who executed the
within and foregoing instrument,
and acknowledged that She
signed the same as her free
and voluntary act and deed, for
the purposes therein mentioned.

GIVEN under my hand and
official seal
this 30th day of
June, 2000

Marcia Jennings
Notary Public in and for the
State of Washington,
residing at Sedro-Woolley

Marcia J. Jennings
My Commission Expires: 10/5/2000



STATE OF WASHINGTON)
) ss.
COUNTY OF _____)

On this _____ day of
_____, 2000
before me, the undersigned, a
Notary Public in and for the
State of Washington, duly
commissioned and sworn,
personally appeared
_____ to me
known to be the
_____ of

the corporation that executed the
foregoing instrument, and
acknowledged the said instrument
to be the free and voluntary act
and deed of said corporation, for
the uses and purposes therein
mentioned, and on oath stated
that _____ authorized to
execute the said instrument and
that the seal affixed is the



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