

Exhibit A

Lots 29, 44 and 45, "PLAT OF BLACKBURN RIDGE PHASE 2", as per plat recorded on October 31, 2000, under Auditor's File No. 200010310122, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.



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Skagit County Auditor
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Exhibit B

SUBJECT TO: RIGHT OF THE PUBLIC TO MAKE NECESSARY SLOPES, CUTS OR FILLS; EASEMENTS AND NOTES SHOWN ON FACE OF PLAT; DECLARATION OF COVENANTS, CONDITIONS, EASEMENTS AND RESTRICTIONS RECORDED OCTOBER 12, 2000, UNDER AUDITOR'S FILE NO. 200010120092.

SUBJECT TO DEED OF TRUST IN FAVOR OF WHIDBEY ISLAND BANK, AS BENEFICIARY AND DEAN M. HOLT AND MARY M. HOLT, HUSBAND AND WIFE, AS GRANTEE, AS DATED JUNE 14, 1999 AND RECORDED JUNE 15, 1999 UNDER AUDITOR'S FILE NO. 9906150097, WHICH DEED OF TRUST OBLIGATION GRANTOR HEREIN AGREES TO CONTINUE TO PAY ACCORDING TO ITS TERMS AND CONDITIONS AND IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF "ALL-INCLUSIVE DEED OF TRUST" BEING RECORDED SIMULTANEOUSLY HEREWITH.



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, Skagit County Auditor