



200408180054
Skagit County Auditor

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200408050031
Skagit County Auditor

8/5/2004 Page 1 of 3 8:53AM

WHEN RECORDED RETURN TO:

Name: LTCO
Address: _____
City, State, Zip _____

Stewart Title Guaranty Company

LAND TITLE OF SKAGIT COUNTY

re-recorded to correct legal

LPB No. 20

Deed of Trust
Short Form

(For Use in the State of Washington Only)

THIS DEED OF TRUST, made this 27th day of JULY, 2004,
between

CHARLES W ROWLAND + MARIEEN O. ROWLAND: H+WIFE, GRANTOR,

whose address is 313 So. 38th Pl., Mount Vernon, WA. 98274

STEWART TITLE GUARANTY COMPANY, a corporation, TRUSTEE, whose address is 700 5th Avenue,
Suite 5500, Seattle, Washington 98104 and NORMAN R. PENNINGTON, A SINGLE MAN, DAA

STEVEN W. DOTY AND SHIRLEY DOTY AND ZADA PROFESSIONAL SERVICES, BENEFICIARY,

whose address is 3411 JUNCO PLACE, MOUNT VERNON, WA 98274

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

~~LOT 75 MADDOX CREEK PUD PHASE I, VOLUME 18,
PAGES 121-130, RECORDS OF SKAGIT CO., WASHINGTON~~

see attached legal

*Part Lot 75 Maddox Creek PUD
Phase 1*

Fax Account Number: 4681-000-075-0000: P169369

TOGETHER WITH all the tenements, hereditaments and appurtenances, now or hereafter thereunto belonging or
in anywise appertaining, and the rents, issues and profits thereof and all other property or rights of any kind or
nature whatsoever further set forth in the Master Form Deed of Trust hereinafter referred to, SUBJECT.
HOWEVER, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and
apply such rents, issues and profits.

THIS DEED IS FOR THE PURPOSE OF SECURING PERFORMANCE of each agreement of Grantor incorporated by
reference or contained herein and payment of the sum of FIFTY THOUSAND AND 00/100

Dollars (\$ 50,000.00) with interest thereon according to the terms of a promissory
note of even date herewith, payable to Beneficiary or order and made by Grantor, all renewals, modifications or extensions
hereof, 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.

By executing and delivering this Deed of Trust and the Note secured hereby, the parties agree that all provisions of Paragraphs
1 through 35 inclusive of the Master Form Deed of Trust hereinafter referred to, except such paragraphs as are specifically
excluded or modified herein, are hereby incorporated herein by reference and made an integral part hereof for all purposes the
same as if set forth herein at length, and the Grantor hereby makes said covenants and agrees to fully perform all of said
provisions. The Master Form Deed of Trust above referred to was recorded on the twenty-fifth (25th) day of July, 1968, in the
Official Records of the offices of the County Auditors of the following counties in Washington in the book and at the page
designated after the name of each county, to-wit:

The undersigned Grantor requests that a copy of a Notice of Default and of any Notice of Sale hereunder be mailed to him at the address hereinbefore set forth.

| COUNTY | BOOK OR VOL. | PAGE NO. | AUDITORS FILE NO. |
|--------------|----------------------|---------------|-------------------|
| Adams | 2 of Record Instr. | 513-16 | 122987 |
| Asotin | | | 101896 |
| Benton | 241 of Official Rec. | 695 A-C | 592931 |
| Chelan | 688 of Official Rec. | 1682-1685 | 681844 |
| Clallam | 315 of Official Rec. | 195-198 | 383176 |
| Clark | Aud. Microfilm No. | 702859-702862 | G-519253 |
| Columbia | 49 of Deeds | 198-201 | F-3115 |
| Cowlitz | 747 of Official Rec. | 234-237 | 675475 |
| Douglas | 125 of Mortgages | 120-123 | 151893 |
| Ferry | 28 of Deeds | 413-416 | 153150 |
| Franklin | 11 of Official Rec. | 138-141 | 309636 |
| Garfield | | | 13044 |
| Grant | 44 of Rec. Doc. | 373-376 | 538241 |
| Grays Harbor | 21 of General | 31-34 | 207544 |
| Island | 81 of Official Rec. | 710-713 | 211628 |
| Jefferson | 4 of Official Rec. | 316-319 | 196853 |
| King | 5690 of Mgs. | 436-439 | 6382309 |
| Kitsap | 929 of Official Rec. | 480-483 | 934770 |
| Kittitas | 11 of Mgs. | 361-364 | 348693 |
| Klickitat | 101 of Mts | 107-110 | 131095 |
| Lewis | 7 of Official Rec. | 839-842 | 725562 |
| Lincoln | 107 of Mortgages | 776-779 | 316596 |
| Mason | Reel 48 | Frame 835-838 | 236038 |
| Okanogan | 21 of Mortgages | 517-519A | 560658 |
| Pacific | 213 of Official Rec. | 649-652 | 55707 |
| Pend Oreille | 27 of Mgs. | 8-11 | 126854 |
| Pierce | 254 of Mgs. | 707-710 | 2250795 |
| San Juan | 28 of Mgs. | 459-462 | 69282 |
| Skagit | 9 of Official Rec. | 80-83 | 716277 |
| Skamania | 47 of Mgs. | 41-44 | 70197 |
| Snohomish | 233 of Official Rec. | 540-543 | 2043549 |
| Spokane | 14 of Official Rec. | 1048-1051 | 376267C |
| Stevens | 109 of Mgs. | 394-397 | 390635 |
| Thurston | 454 of Official Rec. | 731-734 | 785350 |
| Wahkiakum | 17 of Mortgages | 89-92 | 24732 |
| Walla Walla | 508 of Mgs. | 711-714 | 495721 |
| Whatcom | 82 of Official Rec. | 855-858 | 1047522 |
| Whitman | 1 of Misc. | 291-294 | 382282 |
| Yakima | 712 of Official Rec. | 147-150 | 2170555 |

A copy of such Master Form Deed of Trust is hereby furnished to the person executing this Deed of Trust and by executing this Deed of Trust the Grantor acknowledges receipt of such Master Form Deed of Trust.

The property which is the subject of this Deed of Trust is not used principally or primarily for agricultural or farming purposes.

[Handwritten signatures]

STATE OF WASHINGTON)

COUNTY OF Skagit) ss.

On this 31st day of Aug 2004,
 before me, the undersigned, a notary public in and for the State of Washington, duly commissioned and sworn, personally appeared Charles & Maurice Lowrey known to me to be the individual(s) described in and who executed the within instrument and acknowledged that they signed and sealed the same as their free and voluntary act and deed, for the uses and purposes herein mentioned.

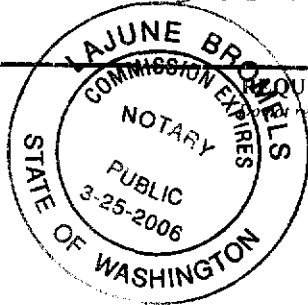
[Signature: LaJune Bromels]
 Printed Name: LaJune Bromels
 Notary Public in and for the State of Washington
 Residing at MY Home
 My appointment expires 3-25-06

STATE OF WASHINGTON)

COUNTY OF Skagit) ss.

I certify that I know or have satisfactory evidence that
 is the person who appeared before me, and said person acknowledged that signed this instrument, on oath stated that was authorized to execute the instrument and acknowledged it as of to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.
 Dated: _____

Printed Name: _____
 Notary Public in and for the State of Washington
 Residing at _____
 My appointment expires _____



REQUEST FOR FULL RECONVEYANCE
 record. To be used only when note has been paid.



200408180054
 Skagit County Auditor

TO: TRUSTEE,

The undersigned is the legal owner and holder of the note and all other indebtedness secured by the within Deed of Trust. Said note, together with 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 of any sums owing to you under the terms of said Deed of Trust, to cancel said note above mentioned, and all other evidences 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 term of said Deed of Trust, all the estate now held by you thereunder.

Dated _____



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UNOFFICIAL DOCUMENT

DESCRIPTION:

Lot 75, "MADDOX CREEK P.U.D. PHASE 1," as per plat recorded in Volume 16 of Plats, pages 121 through 130, inclusive, records of Skagit County, Washington,

EXCEPT that portion of Lot 75 conveyed by boundary line adjustment Quit Claim Deed recorded November 4, 1998, under Auditor's File No. 9811040087, records of Skagit County, Washington, described as follows:

Beginning at the most Northwesterly corner of said Lot 75;
thence South 62°07'54" East 25.20 feet along the Northerly line of said Lot 75 to a contiguous corner with Tract 86, said Plat;
thence South 75°14'10" West 30.69 feet, more or less, to a point on the Westerly line of Lot 75;
thence North 20°41'15" East 20.95 feet along said Westerly line to the point of beginning.

Situate in the County of Skagit, State of Washington.



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