



200511140343

Skagit County Auditor

11/14/2005 Page 1 of 3 2:53PM

*Prepared by
Return to:*
Amerifirst Home
Improvement Finance Co.
4405 S. 96th St.
Omaha, NE 68127

999630487

MORTGAGE

I (we), the undersigned FRANCISCO A ESCALERA II and BORANN ESCALERA (hereafter "Mortgagor" whether one or more), whose address is 1109 S 21ST ST, MT VERNON, WA 98274, do hereby mortgage and warrant to STATEWIDE ENERGY SYSTEMS (hereafter "Mortgagee"), whose address is 12303 CYRUS WAY, MUKILTEO, WA 98275, its successors and assigns, that immovable property and the improvements thereon situated in the County of Skagit, State of Washington, and legally described as:

*LOF 20, Bk 2 Albert Balch's Wedgwood Add to
Mount Vernon.*
SEE EXHIBIT A

Tax Parcel # P54748
(hereafter the "premises") to secure payment of a certain Washington Home Improvement Retail Installment Contract, dated 9-15, 2005, having an Amount Financed of \$6584, together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on _____.

The Mortgagor covenants with the Mortgagee, while this Mortgage remains in force, as follows:

1. To pay the indebtedness represented by the above-described Washington Home Improvement Retail Installment Contract, together with all finance charges described therein, in the time and manner therein provided.
2. To pay all taxes, assessments and other charges that may be levied or assessed upon or against the premises within 30 days after the same shall become due and payable.
3. To keep all the improvements erected on the premises continually intact and in good order and repair and to permit or suffer no waste of said premises.

If default shall be made in the payment of the indebtedness or any part thereof, or in the performance of any of the covenants and agreements contained in said Washington Home Improvement Retail Installment Contract and/or herein contained, the entire indebtedness secured hereby remaining unpaid shall at once become due and collectible if the Mortgagee so elects, without notice of such election except as may be required by law.

MORTGAGE PAGE 2

In the event the ownership of the premises or any part thereof becomes vested in a person other than the Mortgagor, Mortgagee may deal with such successor or successors in interest with reference to this Mortgage and the indebtedness hereby secured in the same manner as with the Mortgagor, without in any manner vitiating or discharging the Mortgagor's liability hereunder, or the liability for the indebtedness hereby secured.

Mortgagor hereby waives all homestead exemptions relating to the premises to which Mortgagor may be entitled under the constitution and laws of the State of Washington and of the United States of America.

In the event of any breach of the foregoing covenants, Mortgagee shall be entitled to all available remedies under Washington law, including, without limitation, foreclosure of this Mortgage.

Payment of this Mortgage is subject to the terms of a home improvement installment contract of even date between Mortgagor and Mortgagee.

Dated this 15th day of September, 2005.



X [Signature] Mortgagor Francisco A. Escalera II
X [Signature] Mortgagor Borann Escalera

STATE OF WASHINGTON

COUNTY OF Skagit

The foregoing instrument was acknowledged before me this 15th day of September 2005, by Francisco A. Escalera II and Borann Escalera the above-named Mortgagor(s), who is (are)

personally known to me or who has (have) produced photo ID as identification and who did (did not) take an oath.

MY COMMISSION EXPIRES 3-25-08

[Signature] NOTARY PUBLIC
Sonya M. Lovelace NOTARY PRINTED NAME

This instrument prepared by:

[Signature]
Amerifirst Home
Improvement Finance Co.
4405 S. 96th St.
Omaha, NE 68127

Please return recorded document to:

AmeriFirst Home Improvement Finance Co.
4405 South 96th Street
Omaha, NE 68127



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EXHIBIT A

Lot 20, Block 2, "ALBERT BALCH'S WEDGWOOD, AN ADDITION TO
MOUNT
VERNON, WN.," as per plat recorded in Volume 7 of Plats, page 24, records of

Skagit County, Washington.

Situate in the City of Mount Vernon, County of Skagit, State of Washington.

TAX PARCEL #P54748



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