



200706290059

Skagit County Auditor

6/29/2007 Page

1 of 12 9:37AM

After Recording Return To:

COUNTRYWIDE HOME LOANS, INC.
MS SV-79 DOCUMENT PROCESSING
P.O.Box 10423
Van Nuys, CA 91410-0423

Assessor's Parcel or Account Number: P73550 & P73513

Abbreviated Legal Description:

Ptn. Blocks 15, 39 and 40, "PLAT OF THE TOWNSITE OF GIBRALTER, SKAGIT CO., WASHINGTON, U.S.A."

[Include lot, block and plat or section, township and range]

Full legal description located on page 2

Trustee:

LS TITLE OF WASHINGTON

[Space Above This Line For Recording Data]

91669

[Escrow/Closing #]

00016961740106007

[Doc ID #]

FIRST AMERICAN TITLE CO.

DEED OF TRUST
(Line of Credit Trust Deed)

A91669E-4

MIN 1000 ~~COMMODATION~~ RECORDING ONLY

1000157-0008160545-9
is between

THIS DEED OF TRUST, dated JUNE 22, 2007

GRANT JAMES REEFER AND SHERRELL ELAINE REEFER, TRUSTEES OF THE GRANT AND SHERRELL REEFER REVOCABLE TRUST, DATED OCTOBER 14, 2005

residing at

954 SKAGEN DRIVE, SOLVANG, CA 93463

the person or persons signing as "Grantor(s)" below and hereinafter referred to as "we," "our," or "us" and LS TITLE OF WASHINGTON

as trustee and hereinafter referred to as the "Trustee," with an address at

2707 COLBY AVE. STE 1118, EVERETT, WA 98201

for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") a Delaware corporation, with an address of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. MERS is the "Beneficiary" under this Deed of Trust and is acting solely as nominee for

COUNTRYWIDE HOME LOANS, INC.

("Lender" or "you") and its successors and assigns, with an address of

4500 Park Granada MSN# SVB-314, Calabasas, CA 91302-1613

PREMISES: In consideration of the loan hereinafter described, we hereby mortgage, grant and convey to the Trustee the premises located at:

14838 GIBRALTER RD, ANACORTES

[State, Municipality]

SKAGIT
County

Washington 98221-8622 (the "Premises").
ZIP

• MERS HELOC - Deed of Trust
2E034-WA (10/06)(d/i)

Page 1 of 5



* 2 3 9 9 1 *



* 1 6 9 6 1 7 4 0 1 0 0 0 0 2 E 0 3 4 *

and further described as:

SEE SCHEDULE "C" ATTACHED HERETO AND MADE A PART HEREOF.

The Premises includes all buildings and other improvements now or in the future on the Premises and all rights and interests which derive from our ownership, use or possession of the Premises and all appurtenances thereto. The Premises are not used principally for agricultural or farming purposes.

WE UNDERSTAND and agree that MERS is a separate corporation acting solely as nominee for Lender and Lender's successors and assigns, and holds only legal title to the interests granted by us in this Deed of Trust, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property, and to take any action required of Lender including, but not limited to, releasing or canceling this Deed of Trust.

TERM: The maximum term of the Note is 25 years, including any renewals or extensions thereof.

LOAN: This Deed of Trust will secure your loan to us in the principal amount of \$ 66,500.00 or so much thereof as may be advanced and readvanced from time to time to

SHERRELL ELAINE REEFER
GRANT JAMES REEFER

the Borrower(s) under the Home Equity Credit Line Agreement And Disclosure Statement (the "Note") dated JUNE 22, 2007, plus interest and costs, late charges and all other charges related to the loan, all of which sums are repayable according to the Note. This Deed of Trust will also secure the performance of all of the promises and agreements made by us and each Borrower and Co-Signer in the Note, all of our promises and agreements in this Deed of Trust, any extensions, renewals, amendments, supplements and other modifications of the Note, and any amounts advanced by you under the terms of the section of this Deed of Trust entitled "Our Authority To You." Loans under the Note may be made, repaid and remade from time to time in accordance with the terms of the Note and subject to the Credit Limit set forth in the Note.

OWNERSHIP: We are the sole owner(s) of the Premises. We have the legal right to mortgage, grant and convey the Premises to the Trustee.

BORROWER'S IMPORTANT OBLIGATIONS:

(a) PAYMENT AND PERFORMANCE: We will pay to you all amounts secured by this Deed of Trust as they become due, and shall strictly perform our obligations.

(b) TAXES: We will pay all real estate taxes, assessments, water charges and sewer rents relating to the Premises when they become due. We will not claim any credit on, or make deduction from, the loan under the Note because we pay these taxes and charges. We will provide you with proof of payment upon request.

(c) MAINTENANCE: We will maintain the building(s) on the Premises in good condition. We will not make major changes in the building(s) except for normal repairs. We will not tear down any of the building(s) on the Premises without first getting your consent. We will not conduct or permit any nuisance or waste on or to the Premises. We will not use the Premises illegally. If this Deed of Trust is on a unit in a condominium or a planned unit development, we shall perform all of our obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.

(d) INSURANCE: We will keep the building(s) on the Premises insured at all times against loss by fire, flood and any other hazards you may specify. We may choose the insurance company, but our choice is subject to your reasonable approval. The policies must be for at least the amounts and the time periods that you specify. We will deliver to you upon your request the policies or other proof of the insurance. The policies must name you as "mortgagee" and "loss-payee" so that you will receive payment on all insurance claims, to the extent of your interest under this Deed of Trust, before we do. The insurance policies must also provide that you be given



not less than 10 days prior written notice of any cancellation or reduction in coverage, for any reason. Upon request, we shall deliver the policies, certificates or other evidence of insurance to you. In the event of loss or damage to the Premises, we will immediately notify you in writing and file a proof of loss with the insurer. You may file a proof of loss on our behalf if we fail or refuse to do so. You may also sign our name to any check, draft or other order for the payment of insurance proceeds in the event of loss or damage to the Premises. If you receive payment of a claim, you will have the right to choose to use the money either to repair the Premises or to reduce the amount owing on the Note.

(e) **CONDEMNATION:** We assign to you the proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Premises, or part thereof, or for conveyance in lieu of condemnation, all of which shall be paid to you, subject to the terms of any Prior Deed of Trust.

(f) **GOVERNMENTAL REQUIREMENTS:** We will comply with all laws, ordinances and regulations applicable to the use or occupancy of the Premises.

(g) **SECURITY INTEREST:** We will join with you in signing and filing documents and, at our expense, in doing whatever you believe is necessary to perfect and continue the perfection of your lien and security interest in the Premises. It is agreed that the Lender shall be subrogated to the claims and liens of all parties whose claims or liens are discharged or paid with the proceeds of the Agreement secured hereby.

(h) **OUR AUTHORITY TO YOU:** If we fail to perform our obligations under this Deed of Trust, you may, if you choose, perform our obligations and pay such costs and expenses. You will add the amounts you advance to the sums owing on the Note, on which you will charge interest at the interest rate set forth in the Note. If, for example, we fail to honor our promises to maintain insurance in effect, or to pay filing fees, taxes or the costs necessary to keep the Premises in good condition and repair or to perform any of our other agreements with you, you may, if you choose, advance any sums to satisfy any of our agreements with you and charge us interest on such advances at the interest rate set forth in the Note. This Deed of Trust secures all such advances. Your payments on our behalf will not cure our failure to perform our promises in this Deed of Trust. Any replacement insurance that you obtain to cover loss or damages to the Premises may be limited to the amount owing on the Note plus the amount of any Prior Deeds of Trust.

(i) **PRIOR DEED OF TRUST:** If the provisions of this paragraph are completed, this Deed of Trust is subject and subordinate to a prior deed of trust dated _____ and given by us for the benefit of

CHL
as beneficiary, in the original amount of \$ 0.00

(the "Prior Deed of Trust"). We shall not increase, amend or modify the Prior Deed of Trust without your prior written consent and shall upon receipt of any written notice from the holder of the Prior Deed of Trust promptly deliver a copy of such notice to you. We shall pay and perform all of our obligations under the Prior Deed of Trust as and when required under the Prior Deed of Trust.

(j) **HAZARDOUS SUBSTANCES:** We shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Premises. We shall not do, nor allow anyone else to do, anything affecting the Premises that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Premises of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Premises. As used in this paragraph, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph, "Environmental Law" means federal laws and laws of the jurisdiction where the Premises are located that relate to health, safety or environmental protection.

(k) **SALE OF PREMISES:** We will not sell, transfer ownership of, mortgage or otherwise dispose of our interest in the Premises, in whole or in part, or permit any other lien or claim against the Premises without your prior written consent.

(l) **INSPECTION:** We will permit you to inspect the Premises at any reasonable time.

NO LOSS OF RIGHTS: The Note and this Deed of Trust may be negotiated or assigned by you without releasing us or the Premises. You may add or release any person or property obligated under the Note and this Deed of Trust without losing your rights in the Premises.

DEFAULT: Except as may be prohibited by applicable law, and subject to any advance notice and cure period if required by applicable law, if any event or condition of default as described in the Note occurs, the Trustee may foreclose upon this Deed of Trust by notice and sale or may foreclose judicially, in either case in accordance with and to the extent provided by law. You may bid at any public sale on all or any portion of the



Property. In addition, you or the Trustee may, in accordance with applicable law, (i) enter on and take possession of the Premises; (ii) collect the rental payments, including over-due rental payments, directly from tenants; (iii) manage the Premises; and (iv) sign, cancel and change leases. We agree that the interest rate set forth in the Note will continue before and after a default, entry of a judgment and foreclosure or public sale. In addition, you shall be entitled to collect all reasonable fees and costs actually incurred by you in proceeding to foreclosure or to public sale, including, but not limited to, trustee's fees, reasonable attorneys fees (whether or not there is a judicial proceeding) and costs of documentary evidence, abstracts and title reports.

ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER: As additional security, we assign to you the rents of the Premises. You or a receiver appointed by the courts shall be entitled to enter upon, take possession of and manage the Premises and collect the rents of the Premises including those past due.

WAIVERS: To the extent permitted by applicable law, we waive and release any error or defects in proceedings to enforce this Deed of Trust and hereby waive the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale and homestead exemption.

BINDING EFFECT: Each of us shall be fully responsible for all of the promises and agreements in this Deed of Trust. Until the Note has been paid in full and your obligation to make further advances under the Note has been terminated, the provisions of this Deed of Trust will be binding on us, our legal representatives, our heirs and all future owners of the Premises. This Deed of Trust is for your benefit and for the benefit of anyone to whom you may assign it. Upon payment in full of all amounts owing to you under the Note and this Deed of Trust, and provided any obligation to make further advances under the Note has terminated, this Deed of Trust and your rights in the Premises shall end.

NOTICE: Except for any notice required under applicable law to be given in another manner, (a) any notice to us provided for in this Deed of Trust shall be given by delivering it or by mailing such notice by regular first class mail addressed to us at the last address appearing in your records or at such other address as we may designate by notice to you as provided herein, and (b) any notice to you shall be given by certified mail, return receipt requested, to your address at

For MERS:
P.O. Box 2026, Flint, MI 48501-2026
For Lender:

4500 Park Granada MSN# SVB-314, Calabasas, CA 91302-1613
or to such other address as you may designate by notice to us. Any notice provided for in this Deed of Trust shall be deemed to have been given to us or you when given in the manner designated herein.

RELEASE: Upon payment of all sums secured by this Deed of Trust and provided your obligation to make further advances under the Note has terminated, the Trustee shall discharge this Deed of Trust without charge to us, except that we shall pay any fees for recording of a reconveyance of this Deed of Trust.

SEVERABILITY: If any provision in this Deed of Trust is held invalid or unenforceable, the remaining provisions shall continue in full force and effect.

GENERAL: You or the Trustee can waive or delay enforcing any of your rights under this Deed of Trust without losing them. Any waiver by you of any provisions of this Deed of Trust will not be a waiver of that or any other provision on any other occasion.

SUBSTITUTE TRUSTEE: Lender may, from time to time, appoint a successor trustee by an instrument executed and acknowledged by Lender and recorded in the county in which this Deed of Trust is recorded, and upon such recordation the successor trustee shall become vested with the same powers, rights, duties and authority of the Trustee with the same effect as if originally made Trustee hereunder.

MERGER: There shall be no merger of the interest or estate created by this Deed of Trust with any other estate or interest in the Premises at any time held by you or for your benefit without your written consent.

ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.

THIS DEED OF TRUST has been signed by each of us under seal on the date first above written.

Sherrell Elaine Reef

Grantor: SHERRELL ELAINE REEFER
Individually, and as Trustees of the Grant and Sherrell Reefers Revocable Trust dated
October 14, 2005, for the benefit of Grant James Reefers and Sherrell Elaine Reefers

Grant James Reefers

Grantor: GRANT JAMES REEFER
Individually, and as Trustees of the Grant and Sherrell Reefers Revocable Trust dated
October 14, 2005, for the benefit of Grant James Reefers and Sherrell Elaine Reefers

Grantor:

Grantor:

California
STATE OF ~~WASHINGTON~~

County of *Santa Barbara* } ss:

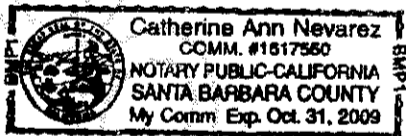
On this day personally appeared before me Sherrell Elaine Reefers and Grant James Reefers

to me known to be the individual S described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 22nd day of June, 2007.

Catherine Ann Nevarez
Notary Public in and for the State of ~~Washington~~, residing at
Santa Barbara California

My Appointment Expires on October 31, 2009



PARCEL "A":

All of Blocks 40 and 47, and that portion of Block 39, lying Northerly of the 60 foot wide County road conveyed to Skagit County by Deed recorded July 16, 1946, under Auditor's File No. 394003, EXCEPT Lots 1 and 2 of said Block 39; all in "PLOT OF THE TOWNSITE OF GIBRALTER, SKAGIT CO., WASHINGTON, U.S.A.", as per plat recorded in Volume 1 of Plats, pages 19 and 20, records of Skagit County, Washington; TOGETHER WITH vacated alley in Block 47 of said Plat; ALSO TOGETHER WITH those portions of vacated Georgia Street, Wyoming Street, Virginia Street, Montana Street, Wilkes Street, Orcas Street and Whidbey Street, which upon vacation reverted to said premises by operation of law, EXCEPT from all of the above, those portions, if any, lying within the boundaries of those certain 60 foot wide strips of land conveyed to Skagit County for road purposes by Deed recorded September 17, 1946, under Auditor's File No. 396039, and by Deed recorded July 22, 1941, under Auditor's File No. 342050, in Volume 184 of Deeds, page 373, records of Skagit County, Washington, AND ALSO EXCEPT any portions thereof lying within the boundaries of existing public rights of way; AND ALSO EXCEPT the three following described portions thereof:

1.) Said Block 47, TOGETHER WITH those portions of the vacated streets and alleys that would attach thereto by operation of law.

2.) Those portions of said Blocks 39 and 40 lying Easterly of the Southerly extension of the West line of the "PLAT OF QUAKER COVE", as per plat recorded in Volume 6 of Plats, page 37, records of Skagit County, Washington, said Southerly extension extends from the Southwest corner of Lot 19 in the "PLAT OF QUAKER COVE", South to Gibraltar Road; these portions of said Blocks 39 and 40 include those portions of the vacated streets and alleys that would attach thereto by operation of law.

3.) Those portions of said Blocks 39 and 40, including vacated streets and alleys, that would attach thereto by operation of law, described below:

A strip of land 60.00 feet in width lying 30 feet on each side of the following described centerline:

Commencing at the West quarter corner of Section 17, Township 34 North, Range 2 East W.M.; thence South 00°28'42" West along the West line of the Southwest ¼ of said Section 17 to the Southwest corner of said Section 17; thence North 62°06'09" East a distance of 1,681.21 feet, more or less, to the monumented Southeast corner of Block 47 of said "PLOT OF THE TOWNSITE OF GIBRALTER, SKAGIT CO., WASHINGTON, U.S.A."; thence North 89°29'02" West 30.00 feet to the true point of beginning of said centerline; thence South 00°29'02" West 68.55 feet; thence South 27°21'15" West 62.08 feet; thence South 20°29'45" West 113.87 feet, more or less, to a point on the Northerly right of way line of Gibraltar Road, said point bears North 68°08'03" East, a distance of 1,494.37 feet from the Southwest corner of said Section 17 and is the terminus of said centerline;

TOGETHER WITH that portion of said Blocks 39 and 40 lying Easterly of the East line of the above described 60.00 foot wide strip of land and Westerly of the Southerly extension of the West line of the "PLAT OF QUAKER COVE", as per plat recorded in Volume 6 of Plats, page 37, records of Skagit County, Washington, extended from the Southwest corner of Lot 19 in the "PLAT OF QUAKER COVE", South to Gibraltar Road.

(The above described 60.00 foot wide strip of land is a revision to the 60.00 foot wide easement delineated on the face of that certain Survey recorded December 16, 1999, as Auditor's File No. 199912160093. Said 60.00 foot wide strip of land also being identical with that certain "Notice of Easement" recorded March 5, 1999 as Auditor's File No. 9903050140.)

PARCEL "B":

Block 15, "PLT OF THE TOWNSITE OF GIBRALTER, SKAGIT CO., WASHINGTON, U.S.A.", as per plat recorded in Volume 1 of Plats, pages 19 and 20, records of Skagit County, Washington, TOGETHER WITH those vacated portions of adjacent streets that have reverted thereto by operation of law.

Said Parcels "A" and "B" above are collectively TOGETHER WITH a non-exclusive easement for ingress and egress over and across the Joint Access Road established by easement recorded December 29, 1999, as Auditor's File No. 199912290073.



200706290059
Skagit County Auditor

SECOND HOME RIDER

After Recording Return To:
COUNTRYWIDE HOME LOANS, INC.
MS SV-79 DOCUMENT PROCESSING
P.O.Box 10423
Van Nuys, CA 91410-0423
PARCEL ID #:
P73550 & P73513

Prepared By:
SCOTT MATHES

91669 00016961740106007
[Escrow/Closing #] [Doc ID #]

THIS SECOND HOME RIDER is made this TWENTY-SECOND day of JUNE, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower" whether there are one or more persons undersigned) to secure Borrower's Note to COUNTRYWIDE HOME LOANS, INC.

(the "Lender") of the same date and covering the Property described in the Security Instrument (the "Property"), which is located at:


14838 GIBRALTER RD
ANACORTES, WA 98221-8622
[Property Address]

MULTISTATE SECOND HOME RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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Initials: *SM*

Form 3890 1/01

 -365R (0405) CHL (06/04)(d)

VMP Mortgage Solutions, Inc. (800)521-7291



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In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Sections 6 and 8 of the Security Instrument are deleted and are replaced by the following:

6. Occupancy. Borrower shall occupy, and shall only use, the Property as Borrower's second home. Borrower shall keep the Property available for Borrower's exclusive use and enjoyment at all times, and shall not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's second home.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Second Home Rider.

Sherrell Elaine Reefer _____ (Seal)
SHERRELL ELAINE REEFER - Borrower
Individually, and as Trustee of the Grant and Sherrell Reefer Revocable Trust dated October 14, 2005, for the benefit of Grant James Reefer and Sherrell Elaine Reefer

Grant James Reefer _____ (Seal)
GRANT JAMES REEFER - Borrower
Individually, and as Trustee of the Grant and Sherrell Reefer Revocable Trust dated October 14, 2005, for the benefit of Grant James Reefer and Sherrell Elaine Reefer

_____ (Seal)
- Borrower

_____ (Seal)
- Borrower



After Recording Return To:
COUNTRYWIDE HOME LOANS, INC.
MS SV-79 DOCUMENT PROCESSING
P.O.Box 10423
Van Nuys, CA 91410-0423

[Space Above This Line For Recording Data]

91669
[Escrow/Closing #]

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INTER VIVOS REVOCABLE TRUST RIDER

DEFINITIONS USED IN THIS RIDER.

(A) "Revocable Trust." The
LS TITLE OF WASHINGTON
created under trust instrument dated _____, for the benefit of
SHERRELL ELAINE REEFER, GRANT JAMES REEFER

(B) "Revocable Trust Trustee(s)."
SHERRELL ELAINE REEFER
GRANT JAMES REEFER
trustee(s) of the Revocable Trust.

(C) "Revocable Trust Grantor(s)."
SHERRELL ELAINE REEFER
GRANT JAMES REEFER
grantor(s) of the Revocable Trust signing below.

(D) "Lender."
COUNTRYWIDE HOME LOANS, INC.

(E) "Security Instrument." The Deed of Trust and any riders thereto of the same date as this Rider given to secure the Note to Lender of the same date made by the Revocable Trust, the Revocable Trust Trustee(s) and the Revocable Trust Grantor(s) and any other natural persons signing such Note and covering the Property (as defined below).

(F) "Property." The property described in the Security Instrument and located at:
14838 GIBRALTER RD, ANACORTES, WA 98221-8622
[Property Address]

WASHINGTON INTER VIVOS REVOCABLE TRUST RIDER

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Initials: *SR* *GR*

VMP-372R(WA) (0508) CHL (07/06)(d)

8/05



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Skagit County Auditor

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THIS INTER VIVOS REVOCABLE TRUST RIDER is made this TWENTY-SECOND day of JUNE, 2007, and is incorporated into and shall be deemed to amend and supplement the Security Instrument.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, the Revocable Trust Trustee(s), and the Revocable Trust Grantor(s) and Lender further covenant and agree as follows:

A. INTER VIVOS REVOCABLE TRUST.

1. CERTIFICATION AND WARRANTIES OF REVOCABLE TRUST TRUSTEE(S).

The Revocable Trust Trustee(s) certify to Lender that the Revocable Trust is an inter vivos revocable trust for which the Revocable Trust Trustee(s) are holding full title to the Property as trustee(s).

The Revocable Trust Trustee(s) warrants to Lender that (i) the Revocable Trust is validly created under the laws of the State of _____; (ii) the trust instrument creating the Revocable Trust is in full force and effect and there are no amendments or other modifications to the trust instrument affecting the revocability of the Revocable Trust; (iii) the Property is located in the State of WASHINGTON; (iv) the Revocable Trust Trustee(s) have full power and authority as trustee(s) under the trust instrument creating the Revocable Trust and under applicable law to execute the Security Instrument, including this Rider; (v) the Revocable Trust Trustee(s) have executed the Security Instrument, including this Rider, on behalf of the Revocable Trust; (vi) the Revocable Trust Grantor(s) have executed the Security Instrument, including this Rider, acknowledging all of the terms and conditions contained therein and agreeing to be bound thereby; (vii) only the Revocable Trust Grantor(s) and the Revocable Trust Trustee(s) may hold any power of direction over the Revocable Trust; (viii) only the Revocable Trust Grantor(s) hold the power to direct the Trustee(s) in the management of the Property; (ix) only the Revocable Trust Grantor(s) hold the power of revocation over the Revocable Trust; and (x) the Revocable Trust Trustee(s) have not been notified of the existence or assertion of any lien, encumbrance or claim against any beneficial interest in, or transfer of all or any portion of any beneficial interest in or powers of direction over the Revocable Trust Trustee(s) or the Revocable Trust, as the case may be, or power of revocation over the Revocable Trust.

2. NOTICE OF CHANGES TO REVOCABLE TRUST AND TRANSFER OF POWERS OVER REVOCABLE TRUST TRUSTEE(S) OR REVOCABLE TRUST OR BOTH; NOTICE OF CHANGE OF REVOCABLE TRUST TRUSTEE(S); NOTICE OF CHANGE OF OCCUPANCY OF THE PROPERTY; NOTICE OF TRANSFER OF BENEFICIAL INTEREST IN REVOCABLE TRUST.

The Revocable Trust Trustee(s) shall provide timely notice to Lender promptly upon notice or knowledge of any revocation or termination of the Revocable Trust, or of any change in the holders of the powers of direction over the Revocable Trust Trustee(s) or the Revocable Trust, as the case may be, or of any change in the holders of the power of revocation over the Revocable Trust, or both, or of any change in the trustee(s) of the Revocable Trust (whether such change is temporary or permanent), or of any change in the occupancy of the Property, or of any sale, transfer, assignment or other disposition (whether by operation of law or otherwise) of any beneficial interest in the Revocable Trust.

B. ADDITIONAL BORROWER(S).

The term "Borrower" when used in the Security Instrument shall refer to the Revocable Trust, the Revocable Trust Trustee(s) and the Revocable Trust Grantor(s), jointly and severally. Each party signing this Rider below (whether by accepting and agreeing to the terms and covenants contained herein or by acknowledging all of the terms and covenants contained herein and agreeing to be bound thereby, or both) covenants and agrees that, whether or not such party is named as "Borrower" on the first page of the Security Instrument, each covenant and agreement and undertaking of "Borrower" in the Security Instrument shall be such party's covenant and agreement and undertaking as "Borrower" and shall be enforceable by the Lender as if such party were named as "Borrower" in the Security Instrument.

C. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN THE REVOCABLE TRUST.

The Transfer of the Property or a Beneficial Interest in Borrower Covenant of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in the Revocable Trust.

If, without Lender's prior written consent, (i) all or any part of the Property or an interest in the Property is sold or transferred or (ii) there is a sale, transfer, assignment or other disposition of any beneficial interest in the Revocable Trust, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by the Lender if exercise is prohibited by federal law.

If Lender exercises this option, Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with the Notice section within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay all sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, the Revocable Trust Trustee(s) accepts and agrees to the terms and covenants contained in this Inter Vivos Revocable Trust Rider.

Sherrell Elaine Reef

SHERRELL ELAINE REEFER

Trustee of the
THE GRANT AND SHERRELL REEFER REVOCABLE TRUST

under trust instrument dated
OCTOBER 14, 2005

for the benefit of
SHERRELL ELAINE REEFER

- Borrower

Grant James Reef

GRANT JAMES REEFER

Trustee of the
THE GRANT AND SHERRELL REEFER REVOCABLE TRUST

under trust instrument dated
OCTOBER 14, 2005

for the benefit of
GRANT JAMES REEFER

- Borrower



After Recording Return To:
COUNTRYWIDE HOME LOANS, INC.
MS SV-79 DOCUMENT PROCESSING
P.O.Box 10423
Van Nuys, CA 91410-0423

[Space Above This Line For Recording Data]

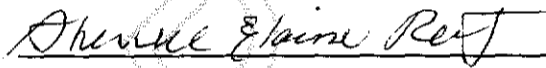
91669
[Escrow/Closing #]

00016961740106007
[Doc ID #]

**INTER VIVOS REVOCABLE TRUST AS BORROWER -
ACKNOWLEDGMENT**

BY SIGNING BELOW, the undersigned, Grantor(s) of the
THE GRANT AND SHERRELL REEFER REVOCABLE TRUST

under trust instrument dated OCTOBER 14, 2005, for the benefit of
SHERRELL ELAINE REEFER, GRANT JAMES REEFER,
acknowledges all of the terms and covenants contained in this Security Instrument and any rider(s) thereto and
agrees to be bound thereby.


SHERRELL ELAINE REEFER -Trust Grantor


GRANT JAMES REEFER -Trust Grantor

-Trust Grantor

-Trust Grantor

WASHINGTON INTER VIVOS REVOCABLE TRUST AS BORROWER/ACKNOWLEDGMENT

5/04

VMP 373R(WA) (0405)

CHL (06/04)(d)

VMP Mortgage Solutions, Inc. (800)521-7291



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Skagit County Auditor