



200912220064  
Skagit County Auditor

12/22/2009 Page 1 of 4 11:37AM

Document Title: *Promissory Note*

Reference Number :

Grantor(s):

additional grantor names on page \_\_\_

1. *Doug Ramey*

2. *Joyce Ramey*

Grantee(s):

additional grantee names on page \_\_\_

1. *Deanna Ammons*

2.

Abbreviated legal description:

full legal on page(s) \_\_\_

*Cape Horn on Skagit Lt 19 BIK D*

Assessor Parcel / Tax ID Number:

additional tax parcel number(s) on page \_\_\_

*P 62917*

I, *Deanna Ammons*, am hereby requesting an emergency non-standard recording for an additional fee provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document. Recording fee is \$62.00 for the first page, \$1.00 per page thereafter per document. In addition to the standard fee, an emergency recording fee of \$50.00 is assessed. This statement is to become part of the recorded document.

Signed *Deanna Ammons* Dated *Dec 22, 09*

# Promissory Note

## Installment Payments with Interest

Name of Borrower 1:

Doug Ramey

Name of Borrower 2:

Joyce Ramey

Name of Lender:

Deanna Ammons

1. For value received, Borrower promises to pay to Lender the amount of \$ 20,000<sup>00</sup> on 7/01/2001 at \$998<sup>00</sup> per month, together with interest at the rate of \_\_\_\_\_% per year from the date this note was signed until the date it is: see attached Ammersion

paid in full (Borrower will receive credits for prepayments, reducing the total amount of interest to be repaid).

due or paid in full, whichever date occurs last (Borrower will not receive credits for prepayments).

2. Borrower agrees that this note will be paid in installments, which include principal and interest, of not less than \$ 998<sup>00</sup> per month, due on the first day of each month, until the principal and interest are paid in full.

3. If any installment payment due under this note is not received by Lender within 10 days of its due date, the entire amount of unpaid principal will become immediately due and payable at the option of Lender without prior notice to Borrower. the will be a \$10<sup>00</sup> per day late charge after 10 days

4. If Lender prevails in a lawsuit to collect on this note, Borrower agrees to pay Lender's attorney fees in an amount the court finds to be just and reasonable. Yes

The term Borrower refers to one or more borrowers. If there is more than one borrower, they agree to be jointly and severally liable. The term Lender refers to any person who legally holds this note, including a buyer in due course.

Douglas Ramey  
Borrower 1's signature  
8-28-09  
Date

Date

Douglas Ramey  
Print name

Mt Vernon WA  
City & County where signed

1132 3rd St  
Address

Joyce Ramey  
Borrower 2's signature  
8-28-09  
Date

Date

Joyce RAMEY  
Print name

Mt Vernon WA  
City & County where signed

1132 3rd St  
Address



**Certificate of Acknowledgment of Notary Public**

State of WASHINGTON )

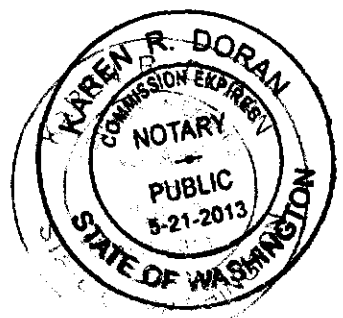
County of Skagit )

SS

On 8-28-09, before me, Karen R Doran, a notary public in and for said state, personally appeared Doug & Joyce Roney, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument, and acknowledged to me that he or she executed the same in his or her authorized capacity and that by his or her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Karen R Doran  
Notary Public for the State of Washington  
My commission expires 5-21-2013



[NOTARY SEAL]



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Page 2 of promissory note

Doug's Social Security check is to be deposited in a joint account with Deanna Ammons. She may withdrawal these funds after the 1<sup>st</sup> of each month.

Doug and Joyce Ramey will also be using a recreational lot: P 62917

Legal description Cape Horn on Skagit Lt 19B LKB

Local Address # 41636 Cape Horn Dr Concoct

For collateral in regards to this \$20,000.00 loan.

If loan is not paid in full this property will be sold and remainder of the loan will be paid along with interest and attorney fees from the sale of the said lot.

Doug Paid Oct. Nov. Dec. of 2009 payment of \$998.00 each on Aug. 28 2009.

Doug Ramey Doug Ramey Date 8-28-09

Joyce Ramey Joyce Ramey Date 8-28-09

Deanna Ammons Deanna Ammons Date 12-23-09



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