



201009290136  
Skagit County Auditor

9/29/2010 Page 1 of 5 2:35PM

When Recorded, Return to:

John Millard  
408 Warner Street  
Sedro Woolley, WA 98284

**DEED OF TRUST**

(For Use in the State of Washington Only)

THIS DEED OF TRUST, made on August 15, 2010, between GRANTOR, Kristin A. Millard, whose address is 1420 Kellogg Place, Anacortes, WA 98221; TRUSTEE Land Title Company of Skagit County, whose address is: 111 East George Hopper Road, Burlington Washington and BENEFICIARY(IES): John Millard, whose address is: 611 St. Marys Drive, Anacortes, WA 98221;

WITNESSETH: GRANTOR(S) hereby bargains, sells and conveys to TRUSTEE in Trust, with power of sale, the following described real property in Skagit County, Washington:

Commonly known as: 1420 Kellogg Road  
Anacortes, WA 98221

Parcel Number: P58281

Legally known as: Parcel A:

Lots 4 through 10, inclusive, Block 206, "NORTHERN PACIFIC ADDITION TO ANACORTES", according to the plat thereof, recorded in Volume 2 of Plats, pages 9 through 11, records of Skagit County, Washington.

Parcel B:

All that portion of Blocks 206 and 207, "NORTHERN PACIFIC ADDITION TO ANACORTES" according to the plat thereof, recorded in Volume 2 of Plats, pages 9 through 11, records of Skagit County, Washington; and that portion of

the alley vacated under Ordinance No. 2202, which reverted to said premises by operation of law described as follows:

Commencing at the Southeast corner of Lot 1 of said Block 206; thence Southeasterly along the Easterly line of said Lot 1 extended to an intersection of the North line of the Southeast 1/4 of the Northeast 1/4 of Section 23, Township 35 North, Range 1 East of the W.M., and the true point of beginning; thence Northwesterly along said Easterly line of Lot 1 extended to a point 30 feet North, as measured at right angles to said North line of the Southeast 1/4 of the Northeast 1/4 of Section 23, Township 35 North, Range 1 East of the W.M.; thence Westerly along a line parallel to and 30 feet North of said North line to the Easterly line of Lot 4, Block 26; thence Southeasterly to the Southeast corner of said Lot 4; thence Southwesterly along the Southerly line of said Lot 4, to the North line of the Southeast 1/4 of the Northeast 1/4 of Section 23, Township 25 North, Range 1 East of the W.M.; thence Easterly along said North line to the point of beginning.

which real property is not used principally for agricultural or farming purposes, together with all the tenements, hereditaments, and appurtenances now or hereafter thereunto belonging or in any wise appertaining, and the rents, issues and profits thereof. The Grantor herein agrees that in the event any portion of the premises herein conveyed is sold or assigned, any sums due and owing to the Beneficiary herein under the terms of this Deed of Trust and the Note secured hereby will become immediately due and payable, at the option of the Beneficiary.

This Deed is for the purpose of securing performance of each agreement of Grantor herein contained, and payment of the sum of (\$20,000.00) Twenty Thousand Hundred US Dollars, no cents, with interest, in accordance with the terms of a Promissory Note of even date herewith, payable to Beneficiary(ies) or order, and made by Grantor(s), and all renewals, modifications and extensions thereof, and also such further sums as may be advanced or loaned by Beneficiary(ies) to Grantor(s), or any of their successors or assigns, together with interest thereon at such rate as shall be agreed upon.

To protect the security of this Deed of Trust, Grantor(s) covenants and agrees:

1. To keep the property in good condition and repair; to permit no waste thereof; to complete any building, structure or improvement being built or about to be built thereon; to restore promptly any building, structure or improvement thereon which may be damaged or destroyed; an to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the property.

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2. To pay before delinquencies all lawful taxes and assessments upon the property; to keep the property free and clear of all other charges, liens or encumbrances impairing the security of this Deed of Trust.

3. To keep all buildings now or hereafter erected on the property described herein continuously insured against loss by fire or other hazards in an amount not less than the total debt secured by this Deed of Trust. All policies shall be held by the Beneficiary(ies), and be in such companies as the Beneficiary(ies) may approve and have loss payable first to the Beneficiary(ies), as its interest may appear, and then to the Grantor(s). The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in such order as the Beneficiary(ies) shall determine. Such application by the Beneficiary(ies) shall not cause discontinuance of any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of the Grantor(s) in insurance policies then in force shall pass to the purchaser at the foreclosure sale.

4. To defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary(ies) or Trustee.

5. To pay all costs, fees and expenses in connection with this Deed of Trust, including the expenses of the Trustee incurred in enforcing the obligation secured hereby and Trustee's and attorney's fees actually incurred, as provided by statute.

6. Should Grantor(s) fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances or other charges against the property hereinabove described, Beneficiary(ies) may pay the same, and the amount so paid, with interest at the rate set forth in the Note secured hereby, shall be added to and become a part of the debt secured in this Deed of Trust.

**IT IS MUTUALLY AGREED THAT:**

1. In the event any portion of the property is taken or damaged in an eminent domain proceedings, the entire amount of the award or such portion as may be necessary to fully satisfy the obligation secured hereby, shall be paid to Beneficiary(ies) to be applied to said obligation.

2. By accepting payment of any sum secured hereby after its due date, Beneficiary(ies) does not waive its right to require prompt payment when due of all other sums so secured or to declare default for failure to so pay.

3. The Trustee shall promptly reconvey all or any part of the property covered by this Deed of Trust to the person entitled thereto on written request of the Grantor(s) and the Beneficiary(ies), or upon satisfaction of the obligation secured and written request for reconveyance made by the Beneficiary(ies) or the person entitled thereto; however,



in no event shall Beneficiary(ies) failure to act, respond, or delay the prompt reconveyance by the Trustee

4. Upon default by Grantor(s) in the payment of any indebtedness secured hereby or in the performance of any agreements contained hereto, all sums secured hereby shall immediately become due and payable at the option of the Beneficiary(ies). In such event and upon written request of Grantor and Beneficiary(ies) or court order, Trustee shall sell the trust property, in accordance with the Deed of Trust Act of the State of Washington, at public auction to the highest bidder. Any person except Trustee may bid at trustee's sale. Trustee shall apply the proceeds of the sale as per any court order.

5. Trustee shall deliver to the purchaser at the sale its Deed, without warranty, which shall convey to the purchaser the interest in the property which Grantor(s) had or had the power to convey at the time of his execution of this Deed of Trust, and such as he may have acquired thereafter. Trustee's Deed shall recite the facts showing that the sale was conducted in compliance with all the requirements of law and of this Deed of Trust, which recital shall be prima facie evidence of such compliance and conclusive evidence thereof in favor of bona fide purchase and encumbrances for value.

6. The power of sale conferred by this Deed of Trust and by the Deed of Trust Act of the State of Washington is not an exclusive remedy: Beneficiary(ies) may cause this Deed of Trust to be foreclosed as a mortgage.

7. In the event of the death, incapacity, disability or resignation of Trustee, Beneficiary(ies) may appoint in writing a successor Trustee, and upon the recording of such appointment in the mortgage records of the county in which this Deed of Trust is recorded, the successor Trustee shall be vested with all powers of the original Trustee. The Trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Grantor(s), Trustee or Beneficiary(ies) shall be a party unless such action or proceeding is brought by the Trustee.

8. This Deed of Trust applies to inures to the benefit of, and is binding not only on the parties hereto, but on their heirs, devisees, legatees, administrators, executors and assigns. The term Beneficiary(ies) shall mean the holder and owner of the Note secured hereby, whether or not named as Beneficiary(ies) herein.

Dated: 8/25/10

  
\_\_\_\_\_  
Kristin A. Millard

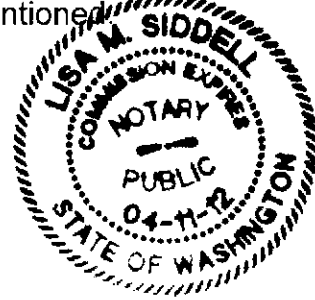


STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF SNOHOMISH )

On August 25, 2010 before me personally appeared Kristin A. Millard, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he signed and sealed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

LS  
Notary Public in and for the State of Washington, residing  
at Snohomish, WA.

My Commission Expires: 4-11-12



REQUEST FOR FULL RECONVEYANCE

The undersigned beneficiary is the legal owner and holder of the promissory note in the original amount of \$20,000.00, secured by that certain Deed of Trust dated \_\_\_\_\_, in which John Millard is grantor and Land Title Company is trustee, filed for record on \_\_\_\_\_, as Auditor's File No. \_\_\_\_\_, records of Skagit County, Washington.

The note and all other indebtedness secured by said Deed of Trust having been fully satisfied, the note and Deed of Trust are herewith surrendered to you for cancellation and reconveyance.

You are therefore requested, upon payment of all sums owing to you, to reconvey without warranty, to the person(s) entitled thereto, the right, title, and interest now held by you thereunder.

DATED: \_\_\_\_\_

Subscribed and sworn to before me this \_\_\_\_\_ day of August, 2010.

\_\_\_\_\_  
Notary Public in and for said County and State  
Residing at: \_\_\_\_\_  
My Commission Expires: \_\_\_\_\_

