

After Recording Return To:  
HomeSight  
5117 Rainier Avenue South  
Seattle, WA 98118

CHICAGO TITLE  
020040965

[Space Above This Line For Recording Data]

**DEED OF TRUST  
(HOMESIGHT LOAN)  
(SUBORDINATED)  
(AMORTIZING)**

Loan Number: 1474

Grantor(s) (Last name first, then first name and initials):

1. LaFromboise, Siobhan Marie
2. LaFromboise, Nathan Lee
- 3.
- 4.
- 5.
- 6.

Additional names on page \_\_\_\_\_ of document.

Grantee(s) (Last name first, then first name and initials):

1. HOMESIGHT
2. FIRST AMERICAN TITLE COMPANY
- 3.
- 4.
- 5.
- 6.

Additional names on page \_\_\_\_\_ of document.

Legal Description (abbreviated: i.e., lot, block, plat or section, township, range):

LT. 79, THE MEADOW ~~SKAGIT COUNTY~~ PHASE 1 (Md)

Full legal description on page 2 of document.

Assessor's Property Tax Parcel(s) or Account Number(s): P104993 / 4629-000-079-0008

Reference Number(s) Assigned or Released:

Additional references on page \_\_\_\_\_ of document.

THIS DEED OF TRUST is made this 12th day of JANUARY 12, 2020 between  
STOBHAN MARIE LAFROMBOISE AND NATHAN LEE LAFROMBOISE A MARRIED COUPLE

, as Grantor, whose address is  
114 S 29TH PL UNIT A, MOUNT VERNON, WASHINGTON 98274

,  
FIRST AMERICAN TITLE, A NON-PROFIT CORPORATION  
whose address is 818 STEWART ST. #800, SEATTLE, WASHINGTON 98101

,  
as Trustee, and HOMESIGHT, a Washington not-for-profit corporation, whose address is 5117 Rainier  
Avenue South, Seattle, Washington 98118, its successors and assigns, as Beneficiary.

1. **Granting Clause.** Grantor irrevocably grants, bargains, sells, conveys to Trustee in trust with the power of sale, all of Grantor's estate, right, title, interest, claim and demand, now owned or hereafter acquired, in and to the real property located in SKAGIT County, Washington, legally described in Exhibit A hereto, which real property is not used principally for agricultural or farming purposes, together with all the improvements now or hereafter erected on the property, all rights to land underlying streets and alleys abutting the property, and all easements, fixtures, tenements, hereditaments, and appurtenances now or hereafter belonging or in any way appertaining to said property, and the rents, issues and profits thereof (the "Property").

2. **Subordination.** This Deed of Trust is subordinated to that Deed of Trust dated  
January 13, 2020 in favor of HOMESIGHT

,  
securing a Promissory Note in the amount of Two hundred fifty eight thousand five  
hundred twenty six and 00/100\*\*\* Dollars (\$ 258,526.00 ),  
which prior Deed of Trust is recorded under County Recording Number

3. **Obligations Secured.** This Deed of Trust is given for the purpose of securing each agreement of Grantor contained herein and payment of the sum of \$36,000.00 , with interest thereon, in accordance with the terms of the Second Deed of Trust Note of even date herewith and all renewals, modifications and extensions thereof (the "Note").

GRANTOR further represents, warrants, covenants and agrees as follows:

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; and to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the Property. Grantor understands that Beneficiary or its designee may periodically verify compliance with this Section and may request that Grantor perform certain maintenance on the Property.

2. To pay when due all amounts now or hereafter owing on the Note, and to perform all of its obligations secured by any deed of trust, mortgage or other lien on the Property that is the subject of this Deed of Trust, whether or not such lien has priority over this Deed of Trust. Grantor shall keep the Property free of all liens, charges and encumbrances unless consented to in writing by Beneficiary. Upon any breach of the obligations of this Section, Beneficiary shall have the right, without notice or demand, to declare all amounts secured hereby immediately due and payable.

3. If this Deed of Trust is on a unit in a condominium or a planned unit development, Grantor shall perform all of Grantor's 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 other constituent documents. If a condominium or planned unit development rider is executed by Grantor and recorded together with this Deed of Trust, the covenants and agreements of such rider are incorporated into, amend and supplement the covenants and agreements of this Deed of Trust.

4. To keep the improvements now existing or hereafter erected on the Property continuously insured against loss by fire and such other hazards as Beneficiary may require. This insurance shall be in such amounts (including deductible levels) as Beneficiary may require from time to time; provided, that Beneficiary shall not require that the amount of such coverage exceed that amount of coverage required to

pay: (a) the sums secured by this Deed of Trust and all debt obligations secured by prior liens; or (b) the maximum insurable value of the improvements on the Property, whichever shall be less.

All insurance policies and renewals thereof shall be in form acceptable to Beneficiary and shall include a standard mortgagee clause in favor of and in form acceptable to Beneficiary. Beneficiary shall have the right to hold the policies and renewals thereof, and Grantor shall promptly furnish to Beneficiary all renewal notices and all receipts of paid premiums. In the event of loss, Grantor shall give prompt notice to the insurance carrier and Beneficiary. Beneficiary may make proof of loss if not made promptly by Grantor.

If Grantor fails to maintain any of the coverages described above, Beneficiary may obtain insurance coverage, at Beneficiary's option and Grantor's expense. Beneficiary is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Beneficiary, but might or might not protect Grantor, Grantor's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Grantor acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Grantor could have obtained. Any amounts disbursed by Beneficiary under this Section 4, with interest at the rate of twelve percent (12%) per year or the highest rate allowed by law, whichever shall be less, shall become additional debt of Grantor secured by this Deed of Trust.

Grantor shall cause the amount collected under any insurance policy to be applied upon any indebtedness hereby secured in such order as the Beneficiary shall determine. Unless Beneficiary and Grantor otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments on the Note or any other indebtedness secured hereby or change the amount of such installments. Such application by the Beneficiary shall not cause discontinuance of any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of the Grantor in insurance policies then in force shall pass to the purchaser at the foreclosure sale.

5. To defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee, and to pay all costs and expenses, including cost of title search and attorney's fees in a reasonable amount, in any such action or proceeding, and in any suit brought by Beneficiary to foreclose this Deed of Trust.

6. To pay all reasonable 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 attorneys' fees actually incurred, as provided by statute.

7. Should Grantor fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances or other charges against the Property, Beneficiary may pay the same, and the amount so paid, with interest at the rate of twelve percent (12%) per year or the highest rate allowed by law, whichever shall be less, shall be added to and become a part of the debt secured in this Deed of Trust.

8. If (a) Grantor fails to perform the covenants and agreements contained in this Deed of Trust, (b) there is a legal proceeding that might significantly affect Beneficiary's interest in the Property and/or rights under this Deed of Trust (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Deed of Trust or to enforce laws or regulations), or (c) Grantor has abandoned the Property, then in any such case Beneficiary may do and pay for whatever Beneficiary determines is reasonable or appropriate to protect Beneficiary's interest in the Property and rights under this Deed of Trust, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Beneficiary's actions can include, but are not limited to: (a) paying any sums secured by a lien that has or may have priority over this Deed of Trust; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Deed of Trust, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Beneficiary may take action under this Section 8, Beneficiary does not have to do so and is not under any duty or obligation to do so. It is agreed that Beneficiary incurs no liability for not taking any or all actions authorized under this Section 8. Any amounts disbursed by Beneficiary under this Section 8 shall become additional debt of Grantor secured by this Deed of Trust. These amounts shall bear interest at the rate of twelve percent (12%) per annum unless payment of interest at such rate would be contrary to applicable law, in which event these amounts shall bear interest at the highest rate permissible under applicable law. These amounts are due upon notice from Beneficiary to Grantor requesting payment.

**IT IS MUTUALLY AGREED THAT:**

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

Unless Beneficiary and Grantor otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments on the Note or any other indebtedness secured hereby or change the amount of such installments.

2. By accepting payment of any sum secured hereby after its due date, Beneficiary 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 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 and the Beneficiary, or upon satisfaction of the obligation secured and written request for reconveyance made by the Beneficiary or the person entitled thereto. The Grantor shall pay the Trustee's reconveyance fee and any costs of recordation of reconveyance.

4. Upon default by Grantor in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, all sums secured hereby shall immediately become due and payable at the option of the Beneficiary. In such event and upon written request of Beneficiary, Trustee or its authorized agent 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. In the event of a Trustee's sale, any person except Trustee may bid at Trustee's sale. Trustee shall apply the proceeds of the sale as follows: (1) to the expense of sale, including a reasonable Trustee's fee and attorney's fee; (2) to the obligation secured by this Deed of Trust; (3) the surplus, if any, shall be distributed to the persons entitled thereto.

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 had or had the power to convey at the time of Grantor's 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 purchasers and encumbrances for value.

6. In the event, of the death, incapacity of disability or resignation of Trustee, or at any other time at the Beneficiary's option, Beneficiary shall 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, Trustee or Beneficiary shall be a party unless such action or proceeding is brought by the Trustee.

7. 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 may cause this Deed of Trust to be foreclosed as a mortgage and obtain a judgment for any deficiency against Grantor.

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, successors and assigns. The term Beneficiary shall mean the holder and owner of the Note secured hereby, whether or not named as Beneficiary herein.

9. As set forth in the Second Deed of Trust Note secured hereby, the entire balance owing under the Note shall become immediately due and payable at the option of the Beneficiary upon any sale, gift, lease, mortgage or other transfer of title to Property or any interest in the Property, except as specifically allowed by the Second Deed of Trust Note or by the written consent of the Holder (transfer includes, but is not necessarily limited to, renting, leasing, selling, refinancing, and passing ownership by any voluntary or involuntary means, such as by gift, will or by operation of law), or any encumbrance of the Property resulting from a lien, assessment or judgment; on any transfer, voluntary or involuntary, including without limitation any sale, gift, lease, or inheritance, of the Property or any portion thereof, subject only to any requirements of applicable law and to the exception in Section 10(c) below, if applicable. After any transfer causing acceleration of the amounts secured hereby in accordance with this Section, all such amounts shall

bear interest at twelve percent (12%) per annum or the highest rate permitted by applicable law, whichever shall be less.

10. Special Homebuyer Loan Program Provisions.

This Deed of Trust is made to secure a loan under a program to assist eligible first-time home buyers to acquire homes. Therefore, and as a condition to participation in that program I make the following additional covenants, representations and warranties:

(a) Use of Loan Proceeds; Purchase Price. Grantor agrees that the proceeds of the loan secured by this Deed of Trust shall be used solely for payment of a portion of the purchase price of the Property and related costs. Grantor represents and warrants that:

(i) Grantor is purchasing the Property in good faith for use as the principal residence of Grantor, and for other members of Grantor's family if Grantor has indicated a household size of greater than one person on Grantor's application to Beneficiary;

(ii) Grantor does not have any arrangement or understanding involving the intended resale, lease, or other transfer of the Property by Grantor; and

(iii) the total purchase price of the Property does not exceed \$ \_\_\_\_\_ ;

(b) Information to Beneficiary. I agree to provide information requested by Beneficiary concerning my use of the Property as my principal residence, and any other use of the Property, within ten (10) days of the request.

(c) No Illegal Use of Property; Private Residence Only. I agree that I shall not use the Property, nor permit use of the Property, for any illegal purposes including, but not limited to, the manufacture or sale of controlled substances such as drugs. I shall not use the Property for any purpose other than a private residence and any accessory use permitted by applicable zoning. If the Property has more than one legal dwelling unit (which may include an accessory dwelling unit), then so long as my family occupies a unit in the Property as my principal residence, the rental of the other unit(s) shall not be considered contrary to this Section, nor a cause for acceleration of the Note.

(d) Accuracy of Information Provided to Beneficiary. I represent and warrant that the information provided by me to the Beneficiary concerning my household, residence history, household income, and financial resources, is true and complete.

(e) No Proceeds of Illegal Activity. I represent and warrant that I am not using the proceeds of any illegal activity to acquire the Property and shall not use the proceeds of any illegal activity to pay any amounts owing on the Note.

(f) Permitted Disclosure. Until the Second Deed of Trust Note secured hereby is paid in full, I hereby authorize any person or company who makes or holds a loan secured by the Property to disclose to Beneficiary or its agents, upon request, any and all information concerning the status of that loan, my history of payments on the loan, and my credit history with that person or company.

I agree that the inaccuracy of any of the representations or warranties in this Section 10, or my failure to comply with any of the covenants in this Section 10, shall be a default under this Deed of Trust.

11. Beneficiary may make or cause to be made reasonable entries upon and inspections of the Property, provided that Beneficiary shall give me notice prior to any such inspection specifying reasonable cause therefor related to Beneficiary's interest in the Property.

Any inspection is solely for Beneficiary's purposes in determining compliance with this Deed of Trust and protecting Beneficiary's security, and is not for the benefit of me or any other person or class of persons. Beneficiary shall have no obligation to communicate the results of any inspection to me or any other person.

12. In the event of a judicial foreclosure, the purchaser during any redemption period may make such repairs and alterations to the Property as may be reasonably necessary for the proper operation, care, preservation, protection and insuring of the Property; may make disbursements for taxes, assessments,

casualty and liability insurance, and liens not discharged by foreclosure of this Deed of Trust; and may pay any other amounts due with respect to the Property during the redemption period. The cost of any such repairs and alterations, and any other such amounts paid, together with interest from the date of the expenditure at the rate provided in the judgment, shall be added to the amount required to be paid for redemption of the Property.

13. Beneficiary may require me to pay any or all of the following in connection with this loan:

- (a) Premium for Beneficiary's title insurance;
- (b) Escrow and recording fees;
- (c) A one-time charge for a real estate tax verification and/or reporting service used by Beneficiary in connection with this loan; and
- (d) A one-time charge for flood hazard zone determination, certification, and tracking services, and subsequent charges each time remappings or similar changes occur that reasonably might affect the initial determination or certification.

I authorize Beneficiary to deduct such charges from proceeds of the loan, or from any funds that may be held by Beneficiary for my account.

14. Hazardous Substances. As used in this Section:

(a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing lead, asbestos or formaldehyde, and radioactive materials;

(b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection, as now in effect and as hereafter amended or supplemented;

(c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in or required by Environmental Law, and any removal or other abatement of any storage tank required by law; and

(d) an "Environmental Condition" means a condition that can cause or contribute to the need or requirement for an Environmental Cleanup.

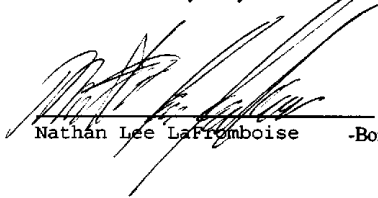
I shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on, under or in the Property. I shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) that creates an Environmental Condition, or (c) that, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not prohibit the legal presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, small quantities of Hazardous Substances in consumer products).

I shall promptly give Beneficiary written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which I have actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance, or by the presence of any storage tank, that reasonably may adversely affects the value of the Property. If I learn, or am notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property, or any storage tank on or under the Property, is necessary, I shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Beneficiary for an Environmental Cleanup.

15. Time is of the essence of all of my obligations in this Deed of Trust.

I/We have read this Deed of Trust and execute the same as of the day and year first written above.

  
\_\_\_\_\_  
Siobhan Marie LaFromboise -Borrower (Seal)

  
\_\_\_\_\_  
Nathan Lee LaFromboise -Borrower (Seal)

\_\_\_\_\_  
-Borrower (Seal)

\_\_\_\_\_  
-Borrower (Seal)

\_\_\_\_\_  
-Borrower (Seal)

\_\_\_\_\_  
-Borrower (Seal)

Witness:

Witness:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_[Space Below This Line For Acknowledgment]\_\_\_\_\_

State of WASHINGTON )

County of SKAGIT )

On this day personally appeared before me Cassandra M Mitchell

Siobhan Marie LaFromboise AND Nathan Lee LaFromboise

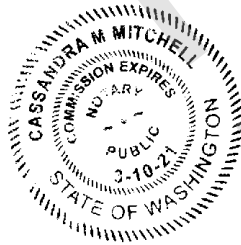
to me known to be the individual or individuals described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 14 day of January 2020.

Cassandra M Mitchell  
Notary Public in and for the state of Washington,  
residing at: MT Vernon

(Seal)

My commission expires: 3-10-2021



Loan Originator: AMIR ALI SHEIBANI, NMLSR ID 1435927  
Loan Originator Organization: HOMESIGHT, NMLSR ID 1694327



Loan Number: 1474

Date: JANUARY 12, 2020

Property Address: 2405 W MEADOW BLVD  
MOUNT VERNON, WASHINGTON 98273

**EXHIBIT "A"**

**LEGAL DESCRIPTION**

LOT 79, THE MEADOW - PHASE I, A PLANNED UNIT DEVELOPMENT PLAT, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 15 OF PLATS, PAGES 167 THROUGH 172, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

A.P.N. # : P104993 / 4629-000-079-0008

## PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 12th day of JANUARY, 2020, 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") to secure Borrower's Note to HOMESIGHT, A NON-PROFIT CORPORATION (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

2405 W MEADOW BLVD, MOUNT VERNON, WASHINGTON 98273  
[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in covenants, conditions, and restrictions (the "Declaration"). The Property is a part of a planned unit development known as:

THE MEADOW - PHASE I  
[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

**PUD COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. PUD Obligations.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the: (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

**B. Hazard Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

- (i) Lender waives the provision in the Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and

- (ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage provided by the master or blanket policy.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower.

**C. Public Liability Insurance.** Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.


**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.

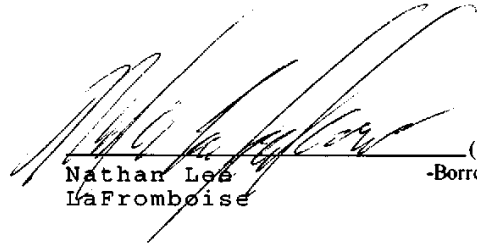
**E. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

- (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;
- (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender;
- (iii) termination of professional management and assumption of self-management of the Owners Association; or
- (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

**F. Remedies.** If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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

  
\_\_\_\_\_(Seal)  
Siobhan Marie  
LaFromboise -Borrower

  
\_\_\_\_\_(Seal)  
Nathan Lee  
LaFromboise -Borrower