

When Recorded Return To:

The Opportunity Council
Attn: Energy & Home Repairs
3406 Redwood Ave.
Bellingham, WA 98225

DEED OF TRUST

GNW 19-4002

Grantor (Borrower): **Athena Osborn**
Grantee (Lender): The Opportunity Council
Grantee (Trustee): Guardian Northwest Title Company
Legal Description: **Lots 175 and 176, CEDARGROVE ON THE SKAGIT
Full Legal Description on page 7 Exhibit A**

Assessor's Tax Parcel ID#: **P64253, 3877-000-176-0003**

Recording Nos. of
Documents Released
or Assigned:

THIS DEED OF TRUST is made this 6th day of April, ~~2021~~²⁰²², between Athena Osborn, as Grantor, whose address is 45857 Baker Drive, Concrete, Washington 98237, Guardian Northwest Title & Escrow Company, as Trustee, whose address is P.O. Box 1667, Mount Vernon, WA 98273, and the Opportunity Council, as Lender, whose address is 1111 Cornwall, Suite C, Bellingham, Washington 98225.

- 1. **Grant.** Grantor conveys to Trustee in Trust, with power of sale the real property located in Skagit County, Washington described as: **Lots 175 and 176, CEDARGROVE ON THE SKAGIT Full Legal Description on page 7 Exhibit A** Situated in County of Skagit, State of Washington (the "Property") together with all tenements, privileges, reversions, remainders, irrigation and water rights and stock, oil and gas rights, royalties, minerals and mineral rights, hereditaments and appurtenances belonging or in any way pertaining to the Property, and the rents issued and

3.2 To pay before delinquent 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.

3.3 To keep all buildings now or hereafter on the Property continuously insured against loss by fire or other hazards in an amount not less than the replacement cost of the Property. The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in such order as the Beneficiary shall determine. This application by the Beneficiary shall not discontinue any proceedings to foreclose this Deed of Trust. In the event of foreclosure, and subject to the rights of the Beneficiary or beneficiaries of any senior deed of trust, all rights of Grantor in insurance policies then in force shall pass to the purchaser at the foreclosure sale.

3.4 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 reasonable amount, in any proceeding, and in any suit brought by Beneficiary to foreclose this Deed of Trust.

3.5 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.

3.6 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 paid shall be added to and become a part of the debt secured by this Deed of Trust.

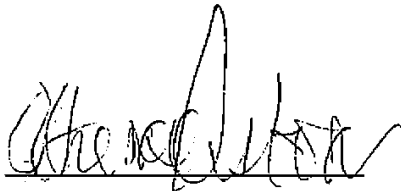
4. **General Conditions.** The parties agree that:

4.1 If any portion of the Property is taken or damaged in an eminent domain proceeding, the entire amount of the award or a portion as may be necessary to fully satisfy this obligation secured hereby, shall be paid to Beneficiary to be applied to the obligation.

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

4.3 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 Beneficiary or upon satisfaction of the obligations secured and written request for reconveyance made by the Beneficiary or the person entitled thereto.

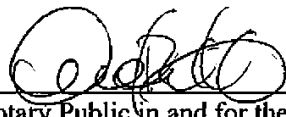
4.4 **Power of Sale.** Pursuant to Chapter 61.24 of the Revised Codes of Washington and upon default by Grantor without timely cure and after written notice of thirty (30) days in the payment of any indebtedness secured or in the performance of any agreement contained herein, all sums secured hereby shall immediately become due and payable. In such event and upon written notice of Beneficiary, the property shall be sold, in accordance with the Deed of Trust Act of the State of Washington, at public auction to the highest bidder. Any person may bid at

Borrower: 
Print Name: Athena Osborn
Date: 4/6/22

STATE OF WASHINGTON)
) §
COUNTY OF SKAGIT)

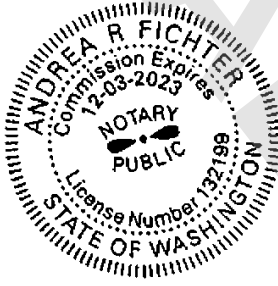
I hereby certify that I know or have satisfactory evidence that Athena Osborn signed this instrument and acknowledged it to be the free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: 4/6/22


Notary Public in and for the State of Washington,

residing at: Concrete, WA

My commission expires: 12/03/23



UNOFFICIAL DOCUMENT

EXHIBIT A

Legal Description

The Land referred to herein below is situated in the County of Skagit, State of Washington, and is described as follows:

Lots 175 and 176, "CEDARGROVE ON THE SKAGIT", according to the plat thereof, recorded in Volume 9 of Plats, pages 48 through 51, inclusive, records of Skagit County, Washington.