

**United States Fire Insurance Company**  
11490 Westheimer Rd., Suite 300 • Houston, TX 77077  
P.O. Box 2807 • Houston, Texas 77252-2807  
(713) 954-8100 • (713) 954-8389 FAX  
Email: CourtNotices@cfins.com

202206080051  
06/08/2022 01:06 PM Pages: 1 of 3 Fees: \$206.50  
Skagit County Auditor

WHEN RECORDED, MAIL TO:

**United States Fire Insurance Company**  
c/o Bail USA  
157 Main St. / P.O. Box 806  
Greenville, PA 16125

**DEED OF TRUST**

(For use in the State of Washington only)

THIS DEED OF TRUST, made this 23 day of May, 2022 between Whitney Garvey, Thomas Gilbert as **GRANTOR** (individually, collectively, jointly, and severally), whose address is 15704 Yokel Dr. Anacortes, WA 9824 and **United States Fire Insurance Company**, as **TRUSTEE**, whose address is 157 Main St. / P.O. Box 806 Greenville, PA 16125 and **United States Fire Insurance Company**, as **BENEFICIARY**, whose address is 157 Main St. / P.O. Box 806 Greenville, PA 16125.

WITNESSETH: Grantor hereby bargains, sells, and conveys, to Trustee in trust, with power of sale, the following described real property in Skagit County, Washington:

Legal Description: ~~SEE ATTACHED~~ 24-34-01

Abbreviated Legal: (Required if full legal not inserted above.)

Tax Parcel Number(s): PV4910  
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.

This Deed of Trust is for the purpose of securing performance of each agreement of Grantor herein contained and securing payment to Beneficiary of (a) all monies due to Beneficiary pursuant to the Bail Bond Application and Agreement and the Indemnitor Application and Agreement, executed and delivered by Grantor on or about the date of this Deed of Trust (individually or collectively, the "Agreements"), (b) all losses, damages, attorneys' fees, investigation fees, forfeitures, judgments, court assessments, and liabilities suffered, sustained, or incurred by Beneficiary arising out of or relating to one or more bail bonds posted on behalf of defendant Whitney Garvey in the amount of \$ 200,000 in the case of 21-1-00281 v. \_\_\_\_\_ ("Action"), Power Number(s) (if known) U200-21343250, and (c) on account of or related to the execution of any other bail bond executed or posted by or for Beneficiary in connection with or related to the Action or Agreements (all of the foregoing items described in clauses (a) through (c) above sometimes referred to collectively in this Deed of Trust as the "Obligations").

To protect the security of this Deed of Trust, Grantor 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 that may be damaged or destroyed; and to comply with all laws, ordinances, regulations, covenants, conditions, and restrictions affecting the property.
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. 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 amount of Obligations secured by this Deed of Trust. All policies shall be held by the Beneficiary, and be in such companies as Beneficiary may approve and have loss payable first to Beneficiary, as its interest may appear, and then to Grantors. The amount collected under any insurance policy may be applied upon any Obligations hereby secured in such order as Beneficiary shall determine. Such application by Beneficiary shall not cause discontinuance of any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of Grantors 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 or Trustee, and to pay all costs and expenses, including cost of title search and attorneys' fees in a reasonable amount, in any such action or proceeding, and in any suit brought by Beneficiary to foreclose this Deed of Trust.
5. To pay all costs, fees, and expenses in connection with this Deed of Trust, including the expenses of Trustee incurred in enforcing the Obligations secured hereby and Trustee's and attorneys' fees actually incurred, as provided by statute.
6. Should Grantor fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances, or other charges against the property hereinabove described, Beneficiary may pay the same, and the amount so paid, with interest at 10% per annum, shall be added to and become a part of the Obligations secured in this Deed of Trust.
7. Grantor assigns to Beneficiary all of the rents, issues, and profits of the Property. So long as there is no default by Grantor in the performance or observance of any Obligations secured by this Deed of Trust, Grantor shall have the right to collect the rents, issues, and profits, but no more than one month in advance. This paragraph constitutes an absolute and present assignment of the rents, issues, and profits of the Property, subject, however, to a conditional license given to Grantor to collect and use same to the extent provided above.

IT IS MUTUALLY AGREED THAT:

1. If any portion of the property is taken or damaged in an eminent domain proceeding, the entire amount of the award or such portion as may be necessary to fully satisfy the Obligations secured hereby, shall be paid to Beneficiary to be applied to the Obligations.
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. 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 Grantor and the Beneficiary, or upon satisfaction of the obligation secured and written request for reconveyance made by Beneficiary or the person entitled thereto.

4. Upon default by Grantor in the payment of any Obligations 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 Beneficiary. In such event and upon written request of Beneficiary, 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 follows: (1) to the expense of the sale, including a reasonable Trustee's fee and attorneys' fee; (2) to the Obligations secured by this Deed of Trust; and (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 that Grantor had or had the power to convey at the time of his/her/their execution of this Deed of Trust, and such as he/she/they 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 purchaser 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 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 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 an action or proceeding in which Grantor, Trustee, or Beneficiary shall be a party unless such action or proceeding is brought by Trustee.

8. This Deed of Trust applies to, inures to the benefit of, and is binding not only on the parties hereto, but on his/her/their heirs, devisees, legatees, administrators, executors, and assigns.

IN WITNESS WHEREOF, each Mortgagor has hereunto set their hands the day and year first above written.

Mortgagor(s):

Signature: [Signature]  
Print Name Thomas Gilbert

Signature Whitney Garvey  
Print Name Whitney Garvey

*(if Mortgagor is married, husband and wife must sign)*

STATE OF WASHINGTON )  
: ss.

County of SKAGIT )

This instrument was acknowledged before me on the 7 day of June, 2022, by THOMAS GILBERT; WHITNEY GARVEY of \_\_\_\_\_.

[Signature]  
Notary Public for the State of WA. Residing at: MV, WASHINGTON  
My Commission Expires: 09-14-2025

RETURN TO: United States Fire Insurance Company  
c/o Bail USA  
157 Main St. / P.O. Box 806  
Greenville, PA 16125

