

RETURN TO:
MICHAEL T. KLEPS
CARMICHAEL CLARK, P.S.
P.O. BOX 5226
BELLINGHAM, WASHINGTON 98227



201706080093

Skagit County Auditor \$75.00
6/8/2017 Page 1 of 3 3:28PM

DOCUMENT TITLE:
MORTGAGE DEED

REFERENCE NUMBER OF RELATED DOCUMENT:
N/A

GRANTORS:
CONNIE L. COX, as her separate property

GRANTEES:
MARIE A. RINGHOUSE, as her separate property

ABBREVIATED LEGAL DESCRIPTION:
MADLUNG-KIRKPATRICK PLAT LT 16-DR 90

ASSESSOR'S TAX PARCEL NUMBER(S):
4408-000-016-0002 (PID: P81618)

MORTGAGE DEED

I, CONNIE COX, of 804 Orth Way Sedro Woolley, WA 98284 ("Borrower"), for consideration paid, grant a mortgage deed to MARIE RINGHOUSE ("Lender"), to secure the payment of SIXTY THOUSAND Dollars and NO Cents (\$60,000), with no interest, payable on the sale of the real estate described in Exhibit A, as provided in a Promissory Note of even date herewith.

WITH MORTGAGE COVENANTS

Certain real property listed or referred to on the attached Exhibit A. The above-described real property shall be known throughout this instrument as the "Property."

This mortgage is upon the statutory condition, for any breach of which the mortgagee shall have the statutory power of sale.

Mortgage Deed
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UNIFORM COVENANTS

1. **Charges and Liens.** Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations on time directly to the person or entity owed such payment. Borrower shall furnish Lender all notices of such amounts to be paid under this paragraph and proof of Borrower's payment therewith.
2. **Hazard or Property Insurance.** Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by all manners of insurable hazard, except that, flood insurance shall not be required unless the Property is situated in a flood plain. Upon occurrence of a loss that is insured, Borrower shall apply the proceeds of said insurance first to pay Lender all sums due under the Note.
3. **Protection of Lender's Rights.** If Borrower fails to perform the covenants and agreements of this Mortgage or the Note, or there is a legal proceeding that may affect Lender's rights in the Property, then Lender may, but is not obligated to, do and pay for whatever is necessary to protect the value of the Property, including but without limitation, entering the Property to make repairs. Any sums paid hereunder shall become a part of the principal due under the Note of Borrower, subject to the accrual of interest thereunder, and shall also be secured against loss by this Mortgage. Such sums may include, without limitation, court costs and reasonable attorneys' fees.
4. **Condemnation.** The proceeds of any award of condemnation, or of any claim for damages, direct or consequential, resulting from any taking of any part of the Property, or for convenience in lieu of condemnation, or in settlement thereof, are hereby assigned to and shall be paid over to Lender in an amount not exceeding all sums due under the Note at the time of receipt of such award or settlement.
5. **No Waiver.** The granting by Lender to Borrower or successor in interest of any extension, forbearance, modification, interest rate adjustment, or any other deference with regard to any or all of Lender's rights under the Note, or hereunder, shall not operate as a waiver of Lender's rights to enforcement thereof, nor shall any such act preclude enforcement at a later time, nor shall such operate as a release of Borrower's obligations thereunder.
6. **Successors Bound.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's obligations shall be joint and several.
7. **Governing Law and Severability.** This Mortgage and the Note shall be governed by federal law and the laws of Washington State. In the event that any provision of the Mortgage or Note conflicts with applicable law, such conflict shall not affect the enforcement of any other provision therein, so long as such provision may be enforced without the conflicting provision. To this end, the provisions of this Mortgage and the Note are declared to be severable.

8. **Hazards.** Borrower shall not cause hazardous events, nor the presence of hazardous substances, upon the Property. Hazardous events are construed to be acts which affirmatively place the Property in danger of damage or loss. Hazardous substances are determined to be any material which, if disposed or released thereon, would violate existing Environmental Law. Small quantities of hazardous substances commonly used for household maintenance and residential use shall be excepted from the application of this provision.
9. **Release.** Upon payment of all sums due under the Note, and/or secured by this Mortgage, Lender shall discharge this Security Instrument without charge to Borrower. Borrower shall have the obligation to pay for recordation, and to record, any such discharge.
10. **Waivers.** To the extent permissible under the laws of Washington State, Borrower waives all rights of homestead exemption and relinquishes all dower and courtesy rights in and to the Property.

WITNESS my hand and seal this 1st day of JUNE 2017.

Connie Cox
CONNIE COX, Mortgagor

STATE OF WASHINGTON

On this 1st day of JUNE, 2017 before me appeared CONNIE COX, as mortgagor, and proved to me through government issued photo identification to be the above-named person, and in my presence, executed the foregoing mortgage and acknowledged that she executed the same as her free act and deed.

Michael T. Kleps
Michael T. Kleps
Notary Public
My Commission expires: 3/1/2021

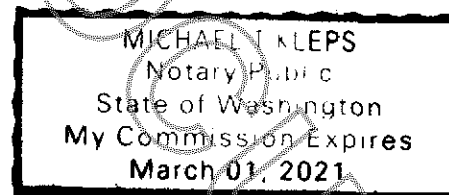


EXHIBIT A

Lot 16, Madlung-Kirkpatrick Plat, as per plat recorded in Volume 12 of Plats, page 74, records of Skagit County, Washington.

Situate in Skagit County, Washington.