

AFTER RECORDING RETURN TO:

Vincent & Paris Granville
2428 35th Avenue NE
Issaquah, Washington 98029

Document Title:	DEED OF TRUST	Chicago Title 620063452
Grantor(s) / Borrower:	David J. Ross and Cynthia L. Ross, Trustees of the David and Cynthia Ross Living Trust	
Grantee(s) / Beneficiary:	Vincent Granville and Paris Leigh Ann Granville, a married couple	
Trustee:	CHICAGO TITLE COMPANY OF WASHINGTON	
Abbreviated Legal Description:	Lot 54, Plat of San Juan Passage, Phase I	
Full Legal:	See Page 2	
Assessor's Tax Parcel No.:	P128101 / 4974-000-054-0000	

DEED OF TRUST

THIS DEED OF TRUST is made this 23rd day of September, 2026, among DAVID J. ROSS and CYNTHIA L. ROSS, Trustees of the David and Cynthia Ross Living Trust, whose address is 4513 Schooner Drive, Anacortes, Washington 98221 (collectively, "GRANTOR"); CHICAGO TITLE COMPANY OF WASHINGTON, whose address is 425 Commercial Street, Mount Vernon, Washington 98273 ("TRUSTEE"); and VINCENT GRANVILLE and PARIS LEIGH ANN GRANVILLE, husband and wife, whose address is 2428 35th Avenue NE, Issaquah, Washington 98029 ("BENEFICIARY").

WITNESSETH: GRANTOR hereby irrevocably bargains, sells, and conveys to TRUSTEE in trust, with power of sale, the real property located at 4513 Schooner Drive, Anacortes, Washington 98221, in Skagit County, Washington, Tax Parcel No. P128101 (Assessor's Parcel No. 4974-000-054-0000), and legally described as follows (the "Property"):

LOT 54, PLAT OF SAN JUAN PASSAGE, PHASE I, AS RECORDED
UNDER AUDITOR'S FILE NO. 200811260099, RECORDS OF SKAGIT
COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

SUBJECT TO those matters of record identified as Permitted Exceptions in the Real Estate Purchase and Sale Agreement between GRANTOR and BENEFICIARY, including without limitation the covenants, conditions, and restrictions recorded under Auditor's File Nos. 200811260099, 200811260100, 201105240062, and 201807240027; the Avigation Easement Agreement in favor of the Port of Anacortes recorded under Auditor's File No. 200609150177; the easement agreement recorded under Auditor's File No. 200609150178; the Puget Sound Power & Light Company easement recorded under Auditor's File No. 200807140094; the City of Anacortes storm water easement recorded under Auditor's File No. 9701030012; and the Native Growth Protection Easement recorded under Auditor's File No. 201105240061. The existence of the foregoing matters shall not constitute a breach of GRANTOR's covenants under Section A.9 below.

TOGETHER WITH all buildings, structures, and improvements now or hereafter erected on the Property; all tenements, hereditaments, easements, rights, appurtenances, and water and mineral rights belonging to the Property; all fixtures now or hereafter attached to the Property; and all replacements and additions to any of the foregoing, all of which shall be deemed to be and remain a part of the Property covered by this Deed of Trust.

THIS DEED OF TRUST IS FOR THE PURPOSE of securing: (a) performance of each covenant and agreement of GRANTOR contained in this Deed of Trust; (b) payment of the principal sum of SIX HUNDRED THOUSAND AND 00/100 DOLLARS (\$600,000.00), or so much thereof as may be outstanding from time to time, together with interest thereon, late charges, and all other sums payable in accordance with the terms of that certain Promissory Note of even date herewith made by GRANTOR payable to the order of BENEFICIARY (the "Note"), and all renewals, modifications, and extensions of the Note; and (c) all further sums that may be advanced or loaned by BENEFICIARY to GRANTOR, or to any of their successors or assigns, together with interest thereon at the rate agreed upon. The Note provides for interest-only monthly payments at a fixed rate of 5.25% per annum and for the entire unpaid principal balance, together with accrued interest, to become due and payable in a single balloon payment on October 1, 2031.

THE PROPERTY WHICH IS THE SUBJECT OF THIS DEED OF TRUST IS NOT USED PRINCIPALLY OR PRIMARILY FOR AGRICULTURAL OR FARMING PURPOSES.

AS FURTHER SECURITY for the payment of all indebtedness mentioned herein, all of GRANTOR's rents, issues, and profits of the Property, and all right, title, and interest of GRANTOR in and under all leases now or hereafter affecting the Property, are hereby assigned and transferred to BENEFICIARY; provided, that GRANTOR shall have a revocable license to collect and retain such rents so long as no Event of Default has occurred and is continuing. Upon an Event of Default, BENEFICIARY may, without regard to the adequacy of the security, enter upon and take possession of the Property, collect the rents, and apply the same to the indebtedness secured hereby, or may apply for the

appointment of a receiver pursuant to RCW 7.60.025, to which appointment GRANTOR hereby consents.

A. GRANTOR'S COVENANTS.

TO PROTECT THE SECURITY OF THIS DEED OF TRUST, GRANTOR COVENANTS AND AGREES:

1. **Payment.** To pay when due the principal of, and interest on, the indebtedness evidenced by the Note, together with all late charges, advances, and other sums payable under the Note and this Deed of Trust.
2. **Maintenance of Property.** 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, including without limitation the recorded covenants, conditions, and restrictions of the homeowners' association having jurisdiction over the Property and all rules and regulations adopted thereunder.
3. **Taxes, Assessments, and Association Dues.** To pay before delinquent all lawful taxes and assessments upon the Property, and all assessments, dues, fines, and charges imposed by the homeowners' association having jurisdiction over the Property; and to keep the Property free and clear of all other charges, liens, or encumbrances impairing the security of this Deed of Trust. GRANTOR shall furnish BENEFICIARY with written evidence of payment within ten (10) days after written request.
4. **Insurance.** To keep all buildings now or hereafter erected on the Property continuously insured against loss by fire and other hazards included within the term "extended coverage," and such other hazards as BENEFICIARY may reasonably require, in an amount not less than the greater of the full replacement cost of the improvements or the total debt secured by this Deed of Trust, written by an insurer authorized to do business in the State of Washington and reasonably acceptable to BENEFICIARY. If the Property is located in a designated special flood hazard area, GRANTOR shall also maintain flood insurance in the maximum amount available. All policies shall name BENEFICIARY as mortgagee and loss payee under a standard mortgagee clause and, to the extent obtainable, as additional insured, shall be held by BENEFICIARY or evidenced by certificates delivered to BENEFICIARY, and shall require the insurer to give BENEFICIARY not less than thirty (30) days' prior written notice of cancellation, non-renewal, or material reduction in coverage (ten (10) days in the case of nonpayment of premium).

GRANTOR shall deliver evidence of each renewal to BENEFICIARY not later than ten (10) days before each policy expiration. The amount collected under any insurance policy may be applied upon any indebtedness secured hereby in such order as BENEFICIARY shall determine, or, at BENEFICIARY's option, released to GRANTOR for restoration of the Property. Such application by BENEFICIARY shall not cause discontinuance of any proceeding to foreclose this Deed of Trust. In the event of foreclosure, all rights of GRANTOR in insurance policies then in force shall pass to the purchaser at the foreclosure sale. If GRANTOR fails to maintain the required coverage, BENEFICIARY may obtain force-placed coverage protecting only BENEFICIARY's interest, at GRANTOR's expense, and GRANTOR acknowledges that such coverage may cost significantly more and provide substantially less protection than coverage GRANTOR could obtain.

5. Defense of Title. 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 costs of title search and reasonable attorneys' fees, incurred in any such action or proceeding and in any suit brought by BENEFICIARY to foreclose this Deed of Trust.
6. Costs and Fees. To pay all costs, fees, and expenses in connection with this Deed of Trust, including the expenses of TRUSTEE incurred in enforcing the obligation secured hereby and TRUSTEE's and attorneys' fees actually incurred, as provided by statute.
7. Advances by Beneficiary. Should GRANTOR fail to pay when due any taxes, assessments, association dues, insurance premiums, liens, encumbrances, or other charges against the Property, BENEFICIARY may pay the same, and the amount so paid, with interest at the Default Rate set forth in the Note from the date of the advance, shall be added to and become a part of the debt secured by this Deed of Trust and shall be immediately due and payable by GRANTOR.
8. Due on Sale or Transfer. If all or any part of the Property or any interest in the Property is sold, conveyed, assigned, transferred, leased for a term (including options to renew) in excess of three (3) years, or further encumbered, whether voluntarily, involuntarily, or by operation of law, without the prior written consent of BENEFICIARY, BENEFICIARY may declare a default, and upon such declaration the entire unpaid balance due under the Note, together with all accrued interest and other sums secured hereby, shall become immediately due and payable at BENEFICIARY's option.
9. No Further Encumbrance; Priority. GRANTOR shall not, without BENEFICIARY's prior written consent, grant, create, or permit any mortgage, deed of trust, mechanic's lien, judgment lien, or other encumbrance against the Property. GRANTOR shall

cause any lien filed against the Property to be released, bonded over, or otherwise removed of record within thirty (30) days after GRANTOR receives notice of it. This Deed of Trust is and shall remain a first-position lien on the Property, and BENEFICIARY shall have no obligation to subordinate it to any other financing.

B. IT IS MUTUALLY AGREED THAT:

1. **Condemnation.** 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.
2. **No Waiver.** By accepting payment of any sum secured hereby after its due date, BENEFICIARY does not waive the right to require prompt payment when due of all other sums so secured, to require payment of any late charge, or to declare a default for failure to so pay.
3. **Reconveyance.** TRUSTEE shall reconvey all or any part of the Property covered by this Deed of Trust to the person entitled thereto, upon written request of GRANTOR and BENEFICIARY, or upon satisfaction of the obligation secured and written request for reconveyance made by BENEFICIARY or the person entitled thereto. Upon payment in full of all sums secured hereby, BENEFICIARY shall promptly request reconveyance and shall surrender this Deed of Trust and the Note to TRUSTEE. GRANTOR shall pay the recording costs and TRUSTEE's reconveyance fee.
4. **Default; Foreclosure.** 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 BENEFICIARY, subject to any notice and cure rights expressly provided in the Note. 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, Chapter 61.24 RCW, 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: (a) to the expense of the sale, including a reasonable TRUSTEE's fee and attorneys' fees; (b) to the obligation secured by this Deed of Trust; and (c) the surplus, if any, shall be deposited with the clerk of the superior court of the county in which the sale took place, to be distributed to the persons entitled thereto in accordance with RCW 61.24.080. GRANTOR acknowledges that a nonjudicial trustee's sale under Chapter 61.24 RCW extinguishes the right to a deficiency judgment against GRANTOR except as permitted by RCW 61.24.100; to the extent permitted by law, and without limitation,

BENEFICIARY may seek and obtain a deficiency judgment following the completion of a judicial foreclosure.

5. Trustee's Deed. 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 GRANTOR 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 encumbrancers for value.
6. Remedies Not Exclusive. 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, may sue on the Note, may exercise any right of setoff, and may pursue any other remedy available at law or in equity, concurrently or successively.
7. Successor Trustee. In the event of the death, incapacity, disability, or resignation of TRUSTEE, or at BENEFICIARY's election at any time, 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. TRUSTEE is not obligated to notify any party hereto of a 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 TRUSTEE brings such action or proceeding.
8. Notices. Any notice to GRANTOR provided for in this Deed of Trust shall be given in the manner prescribed by Chapter 61.24 RCW where that chapter applies and, otherwise, by personal delivery, by nationally recognized overnight courier, or by first-class and certified mail, return receipt requested, addressed to GRANTOR at the Property address or at such other address as GRANTOR may designate by written notice to BENEFICIARY. Notice to BENEFICIARY shall be given by the same means at BENEFICIARY's address stated above, with a copy to Limitless Law PLLC, 1919 Cornwall Avenue, Bellingham, WA 98225.
9. Place of Payment. GRANTOR shall make all payments due under the Note directly to BENEFICIARY at the address set forth above, or at such other address as BENEFICIARY may designate by written notice to GRANTOR. A change in the place of payment shall not affect the validity or priority of this Deed of Trust.

10. **Governing Law; Venue.** This Deed of Trust shall be governed by the laws of the State of Washington. Venue for any judicial proceeding relating to this Deed of Trust shall lie in the Superior Court of the State of Washington in and for Skagit County. If any provision of this Deed of Trust conflicts with applicable law, such conflict shall not affect the other provisions hereof, which shall be given effect without the conflicting provision.
11. **Binding Effect; Definitions.** This Deed of Trust applies to, inures to the benefit of, and is binding not only upon the parties hereto, but upon their heirs, devisees, legatees, personal representatives, 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. Each person constituting GRANTOR is jointly and severally liable hereunder. Time is of the essence.
12. **Request for Notice.** In accordance with RCW 61.24.040(1), BENEFICIARY requests that a copy of any notice of default and any notice of sale under any senior encumbrance be mailed to BENEFICIARY at the address set forth above.

GRANTOR:

THE DAVID AND CYNTHIA ROSS LIVING TRUST

Cynthia L. Ross, Trustee
 By: CYNTHIA L. ROSS, Trustee

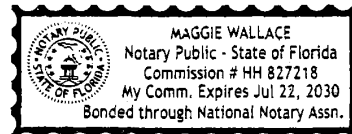
Date: 9/23/26

David J. Ross, Trustee
 By: DAVID J. ROSS, Trustee

Date: 9/23/26

STATE OF FL)
) ss.
 COUNTY OF St. Johns)

I certify that I know or have satisfactory evidence that **CYNTHIA L. ROSS** is the person who appeared before me, and said person acknowledged that she signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.

DATED: 9/23/2026

Maggie Wallace
 Signature of Notary Public

Print Name: Maggie WallaceNotary Public in and for the State of FLResiding at: 7824 Timberlin Park Blvd Jacksonville, FL 32256My commission expires: 7/22/2030

STATE OF FL)
) ss.
 COUNTY OF St. Johns)

I certify that I know or have satisfactory evidence that **DAVID J. ROSS** is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.

DATED: 9/23/2026

Maggie Wallace
 Signature of Notary Public

Print Name: Maggie WallaceNotary Public in and for the State of FLResiding at: 7824 Timberlin Park Blvd Jacksonville FL 32256My commission expires: 7/22/2030

REQUEST FOR FULL RECONVEYANCE

Do not record. To be used only when the Note has been paid in full.

TO: TRUSTEE

The undersigned is the legal owner and holder of the Note and all other indebtedness secured by the within Deed of Trust. Said Note, together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said Note above mentioned, and all other evidences of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now held by you thereunder.

Dated: _____

VINCENT GRANVILLE

PARIS LEIGH ANN GRANVILLE