AFTER RECORDING RETURN TO: Washington Federal Savings Mount Vernon Office PO Box 639 Mount Vernon WA 98273 Attention: Cheryl Holmstrom

MAY 10 P3:41

KECORBED____FILEB____ REQUEST OF_____

between

9905100167

Loan Number 013 209 220127-5

SA-18709Y

SHORT FORM DEED OF TRUST

ISLAND TITLE COMPANY

THIS DEED OF TRUST ("Security Instrument") is made May 4th, 1999 HANSELL HOMES, INC, A WASHINGTON CORPORATION as Grantor ("Borrower"), whose address is 1601 WILLIAM WAY, MOUNT VERNON WA 98273 ISLAND TITLE COMPANY

trustee, whose address is and WASHINGTON FEDERAL SAVINGS, a United States Corporation, as Beneficiary ("Lender"/ Grantee), whose address is 425 Pike Street, Seattle, Washington 98101

Borrower hereby irrevocably grants, bargains, sells and conveys to Trustee in trust, with power of sale according to Washington law, all Borrower's estate, right, title, interest, claim and demand, now owned or hereafter acquired, in and to the following described property in Skagit County, Washington (the "Property", which term shall include all or any part of the Property, any improvements thereon and all the property described in Paragraph 2 of the Master Form Deed of Trust hereinafter referred to):

LOT 35, PLAT OF COPPER POND PLANNED UNIT DEVELOPMENT, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 16 OF PLATS, PAGES 70 THROUGH 72, RECORDS OF SKAGIT COUNTY, WASHINGTON;

SITUATED IN SKAGIT COUNTY, WASHINGTON.

Assessor's Property Tax Parcel Account Number(s): 45610000350000

TOGETHER WITH all the tenements, hereditaments and appurtenances, now or hereafter thereunto belonging or in any way appertaining, leases and other agreements for the use and occupancy pertaining thereto, and the rents, issues and profits thereof and all other property or rights of any kind or nature whatsoever further set forth in the Master Form Deed of Trust hereinafter referred to, SUBJECT, HOWEVER, to the right, power and authority hereinafter given to and conferred upon Lender to collect and apply such rents, issues and profits.

This Security Instrument shall constitute a security agreement under the Uniform Commercial Code of Washington between Borrower as debtor and Lender as secured party. Borrower grants a security interest to Lender in any of the Property which is personal property and also grants a security interest in the property described in Paragraph 3 of the Master Form Deed of Trust hereinaster referred to, now owned or hereafter acquired by Borrower (the Property, as defined above, and the property described in said Paragraph 3 are hereafter collectively reforred to as the "Collateral").

Borrower's Initia

(Page I of 4)

LO20-T (WA) 01/07/97

9905100167

BK 1987 PGU488

THIS SECURITY INSTRUMENT IS FOR THE PURPOSE OF SECURING the following:

(a) Payment of the sum of ______ONE HUNDRED FIFTY FOUR THOUSAND AND NO/160S

SISTEMENT OF THE SAND AND NOTICES

DOLLARS

(\$154,000.00), with interest thereon according to the terms of a promissory note of even lists herewith, payable to Lender or order and made by Rogrower (the "Note", which term shall include

date herewith, payable to Lender or order and made by Borrower (the "Note", which term shall include all notes evidencing the indebtedness secured by this Security Instrument, including all renewals, modifications or extensions thereof);

b) Payment of any further sums advanced or loaned by Lender to Borrower, or any of its successors or assigns, if (1) the Note or other writing evidencing the future advance or loan specifically states that it is secured by this Security Instrument, or (2) the advance, including costs and expenses incurred by Lender, is made pursuant to this Security Instrument or any other documents executed by Borrower evidencing, securing, or relating to the Note and/or the Collateral, whether executed prior to, contemporaneously with, or subsequent to this Security Instrument (this Security Instrument, the Note and such other documents, including any construction loan, land loan or other loan agreement, are hereinafter collectively referred to as the "Loan Documents"), together with interest thereon at the rate set forth in the Note unless otherwise specified in the Loan Documents or agreed to in writing;

c) Performance of each agreement, term and condition set forth or incorporated by reference in the Loan Documents, including without limitation the loan agreement of even date herewith, which are incorporated herein by reference or contained herein.

THE MATURITY DATE OF THESE SECURED OBLIGATIONS, AS CONTAINED IN THE LOAN DOCUMENTS, INCLUDING THE NOTE, IS May 4th, 2001

By executing and delivering this Security Instrument and the Note secured hereby, the parties agree that all provisions of Paragraphs 1 through 69 inclusive of the Master Form Deed of Trust hereinafter referred to, except such paragraphs as are specifically excluded or modified herein, are hereby incorporated herein by reference and made an integral part hereof for all purposes the same as if set forth herein at length, and the Borrower hereby makes said covenants and agrees to fully perform all of said provisions. The Master Form Deed of Trust above referred to was recorded on the dates below shown, in the Official Records of the offices of the County Auditors or County Recorders of the following counties in the State of Washington according to the enumerated recordation designations appearing below after the name of each county, to wit:

COUNTY BOOK OR VOLUME PAGE NO(S.) AUDITOR'S FILE NO. RECORDING ADAMS 229 260-271 239483 October 12, 1995 229487 October 11, 1995 October 11		DRAWER, REEL,	FRAME OR	RECORDING OR	DATE OF
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LO20-T (WA)

A copy of such Master Form Deed of Trust has been furnished to the person executing this Security Instrument, and by executing this Security Instrument the Borrower acknowledges having received such Master Form Deed of Trust.

The Property which is the subject of this Security Instrument is not used principally or primarily for agricultural or farming purposes.

The undersigned Borrower requests that a copy of any Notice of Default and of any Notice of Sale hereunder, as required by Washington law in case of non-judicial foreclosure of a deed of trust, be mailed to Borrower at Borrower's address as hereinabove set forth.

Borrower agrees to obtain all insurance required from time to time by Lender and as elsewhere provided in the Loan Documents, including flood insurance. If Borrower fails to maintain such insurance satisfactory to the Lender, Lender may make the payment on behalf of the Borrower and any sums expended shall be added to principal and bear interest at the rate provided in the Note.

If the Second	ne box preceding any of the following statements contains an "X", that statement is a part of this parity Instrument. If the box is <u>not</u> so checked, the corresponding statement is <u>not</u> part of this Security
	rument.
	Paragraph 49 of the Master Form Deed of Trust (which refers to the existence, if any, of an adjustable rate feature in the Note) is hereby deleted.
X	The Note secured hereby evidences a construction loan or land loan but is not a combination Note. Paragraph 53 of the Master Form Deed of Trust is hereby deleted.
	The Note secured hereby is a combination construction loan/permanent loan Note. Refer to paragraph 53 of the Master Form Deed of Trust.
	The Property or a part thereof is a Condominium. Refer to paragraph 50 of the Master Form Deed of Trust.
	A fee owner and a leasehold owner of the Property, or a portion thereof, have executed this Security Instrument. Refer to paragraph 51 of the Master Form Deed of Trust
	The Property or a part thereof is a leasehold estate. Refer to paragraph 52 of the Master Form Deed of Trust.
	See also Schedule "A" of this Short Form Deed of Trust, attached hereto and incorporated herein by this reference.
WIT. year	NESS the hand(s) and seal(s) of the Borrower, and each of them if more than one, on the day and first above written.
	HANSELL HOMES INC
	JEFFREY D HANSELL, PRESIDENT
	JEPAEL DHAISELL, FRESIDENI

(Page 3 of 4)

(Over for notary acknowledgements)

L020-T (WA) 01/07/97

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STATE OF	
COUNTY OF	SS.
8	
I certify that I know or have satisfactor	y evidence that
	Name(s) of person(s)]
is/are the person(s) who appeared before i	me, and said person(s) acknowledged that (he/she/thew) simple
eme mentamen sun seknomiended it to pe	(his/her/their) free and voluntary act for the uses and purposes
mentioned in the instrument.	· · · · · · · · · · · · · · · · · · ·
Dated:	
paced:	(0)
(Seul or Stamp)	(Signature)
	Notary Public in and for the State of
	residing at
	My commission expires
	*
STATE OF WASHINGTON	
WADIIINGION	
COUNTY OF SKAGIT	
I certify that I know or have satisfactory	evidence that
The state of the s	D HANSELL
is/see the second of the secon	Name(s) of person(s)]
this instrument on oath stated that the	ne, and said person(s) acknowledged that (he/she/they) signed
acknowledged it as the PRES	ne/they) was/were authorized to execute the instrument and
TRES	IDENI
(Type of	f Authority, e.g., Officer, Trustee)
of HANSELL HOMES, INC. A	WASHINGTON CORPORATION
(Name of the	Party on Behalf of Whom the Instrument was Executed)
to be the free and voluntary act of such part	y for the uses and purposes mentioned in the instrument.
Dated: 5-5-99	- led Johnson
(Seal or Stomba &.	(Signature)
(Salotte Solotte	Notary Public in and for the State of Washington,
1 St. 103.01 St. 12	residing at
Seal or Stamp HAVSO	My commission expires
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