

AFTER RECORDING RETURN TO:

Washington Federal Savings

Burlington Office

PO Box 527

Burlington WA 98233

Attention: _____



Kathy Hill, Skagit County Auditor

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Loan Number 017 209 228618-5

FIRST AMERICAN TITLE CO.

SHORT FORM DEED OF TRUST

61310

THIS DEED OF TRUST ("Security Instrument") is made January 25th, 2000 between BRETT A HANSON, AN UNMARRIED MAN, AS HIS SEPARATE ESTATE

_____ as Grantor ("Borrower"), whose address is 4825 CHUCKANUT DR, BOW WA 98232; and FIRST AMERICAN TITLE COMPANY OF SKAGIT COUNTY as trustee, whose address is PO BOX 1667 MOUNT VERNON, WA 98273, 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):

PTN OF LOTS 15-17, BLOCK 23, "JUNCTION TO SEDRO"

SEE PAGE 5 FOR COMPLETE LEGAL DESCRIPTION.

Assessor's Property Tax Parcel Account Number(s): 4166-023-018-0004 (IOP)

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 hereinafter 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 referred to as the "Collateral").

Borrower's Initials

BH

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

(a) Payment of the sum of EIGHTY THOUSAND AND NO/100S

\$80,000.00, with interest thereon according to the terms of a promissory note of even

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 January 25th, 2002.

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	ADAMS	ASOTIN	BENTON	CHELAN	CLALLAM	CLARK	COLUMBIA	COWLITZ	DOUGLAS	FERRY	FRANKLIN	GARFIELD	GRANT	GRAYS HARBOR	ISLAND	JEFFERSON	KING	KITSAP	KITTITAS	KLICKITAT	LEWIS	LINCOLN	MASON	OKANOGAN	PACIFIC	PEND ORIELLE	PIERCE	SAN JUAN	SKAGIT	SKAMANIA	SNOHOMISH	SPOKANE	STEVENS	THURSTON	WAHKIAKUM	WALLA WALLA	WHATCOM	WHITMAN	YAKIMA	
	229		636	1052	1111		3D	1213	M444	[M.F. of O.R.]	0377		068	95	696	537	0879	370	327	672	65	688	137	9510	121	1163	525	1483	152	3081	1781	193	2464	104	234	465	1494			
	260-271		65-76	1633-1644	694-705		712-723	0637-0648	09-20		0564-0575		1954-1965	33136-33147	1410-1421	328-339	2392-2403	717	218	350-361	003034-003045	144-155	1089-1100	559-570	1099-1110	2511-2522	230-241	0372-0383	860-871	1623-1634	1737-1748	2376-2387	702-713	0579-0590	1593-1604	1133-1144	1819-1830			
	239483	217406	95-23049	951012008	729425	9510110089	8601	951012074	307858	232892	524669	3317	951012004	951012026	95016396	385505	9510100421	9510130066	586108	249676	9514582	400875	615408	833848	62332	230779	9510110478	95101201	9510110046	123494	9510110189	9510110230	9510157	9510110097	45447	9509789	951011197	Microfilm No. 580488	3110734	
	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	RECORDING OR	
	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF	DATE OF
	October 12, 1995	October 11, 1995	October 12, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 12, 1995	October 12, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 10, 1995	October 13, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 12, 1995	October 12, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995	October 11, 1995



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 box preceding any of the following statements contains an "X", that statement is a part of this Security Instrument. If the box is not so checked, the corresponding statement is not part of this Security Instrument.

- 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.
- 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.

WITNESS the hand(s) and seal(s) of the Borrower, and each of them if more than one, on the day and year first above written.



 BRETT A HANSON



200001250041

Kathy Hill, Skagit County Auditor

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(Over for notary acknowledgements)

200001250041
Kathy Hill, Skagit County Auditor
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(Signature)
Notary Public in and for the State of _____,
residing at _____,
My commission expires _____

(Seal or Stamp)

Dated: _____

(Name of the Party on Behalf of Whom the Instrument was Executed)
to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

(Type of Authority, e.g., Officer, Trustee)

[Name(s) of person(s)]
is/are the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed
this instrument, on oath stated that (he/she/they) was/were authorized to execute the instrument and
acknowledged it as the _____

I certify that I know or have satisfactory evidence that

STATE OF _____
COUNTY OF _____
)
) ss.
)



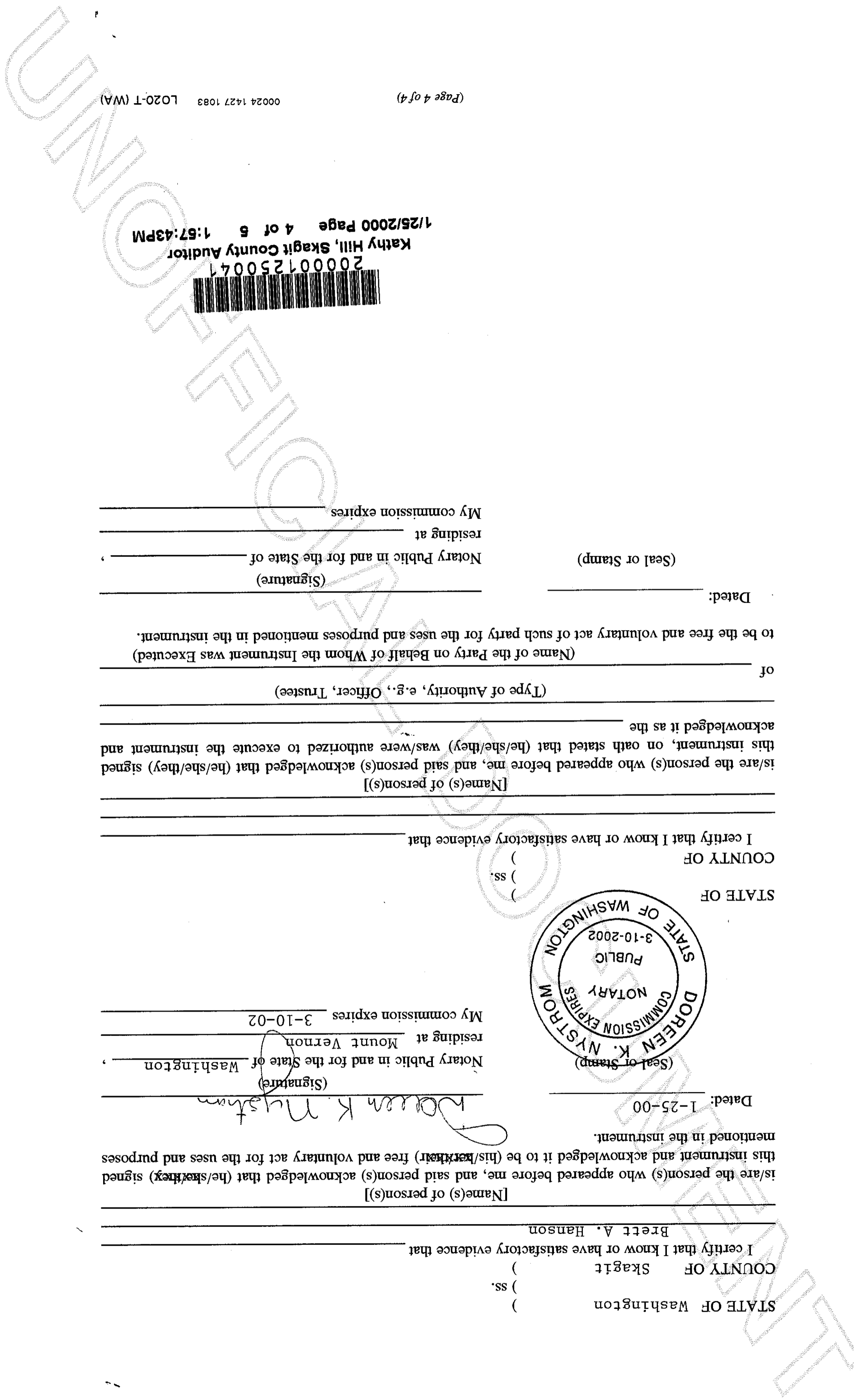
(Signature)
Notary Public in and for the State of Washington,
residing at Mount Vernon _____,
My commission expires 3-10-02

Dated: 1-25-00

[Name(s) of person(s)]
is/are the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed
this instrument and acknowledged it to be (his/hers/hers) free and voluntary act for the uses and purposes
mentioned in the instrument.

I certify that I know or have satisfactory evidence that

STATE OF Washington
COUNTY OF Skagit
)
) ss.
)



Schedule "A"

The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

Lot 15 and Lot 16, Block 23, of the "REPLAT OF THE JUNCTION ADDITION TO SEDRO", recorded in Volume 3 of Plats at page 48, records of Skagit County, Washington;

TOGETHER WITH that portion of Lot 17, Block 23 of said Plat described as follows:

Beginning at the Northeast corner of said Lot 17; thence South 2 degrees 05'13" East along the East line of Lot 17, a distance of 11.86 feet; thence North 89 degrees 45'06" West, a distance of 53.34 feet; thence South 88 degrees 23'39" West, a distance of 66.75 feet to the West line of Lot 17; thence North 2 degrees 04'37" West along the West line of Lot 17, a distance of 9.13 feet to the Northwest corner of Lot 17; thence North 87 degrees 54'57" East along the North line of Lot 17, a distance of 120.04 feet to the point of beginning.



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Kathy Hill, Skagit County Auditor

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UNOFFICIAL DOCUMENT