

AFTER RECORDING RETURN TO:

Washington Federal Savings
Burlington Office
PO Box 527
Burlington WA 98233
Attention: _____



200412080169
Skagit County Auditor

12/8/2004 Page 1 of 4 3:29PM

Loan Number 017 209 296925-1

FIRST AMERICAN TITLE CO.

SHORT FORM DEED OF TRUST

DSM0319-2

THIS DEED OF TRUST ("Security Instrument") is made December 6th, 2004 between
CHRISTOPHER DEASY, AN UNMARRIED MAN

_____ as Grantor ("Borrower"), whose
address is 1304 HILLCREST PARKWAY, MOUNT VERNON WA 98274 ; and
WASHINGTON SERVICES, INC., A WASHINGTON CORPORATION as
trustee, whose address is 6125 SOUTH MORGAN ROAD, FREELAND, WA. 98249 ,
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 73, "NOOKACHAMP HILLS PUD, PHASE 11A", AS PER PLAT RECORDED
SEPTEMBER 15, 2003 UNDER SKAGIT COUNTY AUDITOR'S FILE NO.
200309150157.**

Assessor's Property Tax Parcel Account Number(s): 4821-000-073-0000

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 *CD*

(a) Payment of the sum of

TWO HUNDRED EIGHTY EIGHT THOUSAND AND NO/100 DOLLARS

(\$288,000.00), 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 December 6th, 2006

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	DRAWER, REEL,	BOOK OR VOLUME	PAGE NOS.)	FRAME OR	RECORDING OR	DATE OF
ADAMS	229	260-271	239483	217406	RECORDING	October 12, 1995
ASOTIN	696	65-76	95-23049	217406	RECORDING	October 11, 1995
BENTON	1052	1633-1644	9510120008	729425	RECORDING	October 11, 1995
CHALAM	1111	694-705	9510110089	8601	RECORDING	October 11, 1995
CLARK	3D	712-723	8601	8601	RECORDING	October 11, 1995
COLUMBIA	3D	712-723	8601	8601	RECORDING	October 11, 1995
COWLITZ	1213	0637-0648	951012074	307858	RECORDING	October 12, 1995
DOUGLAS	M444	09-20	307858	307858	RECORDING	October 12, 1995
FERRY	[M.F. of O.R.]		232892	524669	RECORDING	October 11, 1995
FRANKLIN	0377	0564-0575	524669	3317	RECORDING	October 11, 1995
GARFIELD	068	1954-1965	951012004	3317	RECORDING	October 11, 1995
GRANT	068	1954-1965	951012004	3317	RECORDING	October 11, 1995
GRAYS HARBOR	95	3136-33147	951012026	951012026	RECORDING	October 11, 1995
ISLAND	696	1410-1421	95016396	95016396	RECORDING	October 11, 1995
JEFFERSON	537	328-339	385505	385505	RECORDING	October 11, 1995
KING	0879	2392-2403	9510100421	9510100421	RECORDING	October 10, 1995
KITAP	0879	2392-2403	9510130066	586108	RECORDING	October 13, 1995
KITTAS	370	717	586108	586108	RECORDING	October 11, 1995
KLIKITAT	327	218	249676	249676	RECORDING	October 11, 1995
LEWIS	672	350-361	9514582	400875	RECORDING	October 11, 1995
LINCOLN	65	003034-003045	400875	400875	RECORDING	October 11, 1995
MASON	688	144-155	615408	615408	RECORDING	October 11, 1995
OKANOGAN	137	1089-1100	833848	833848	RECORDING	October 11, 1995
PACIFIC	9510	559-570	62332	62332	RECORDING	October 11, 1995
PEND ORIELLE	121	1099-1110	230779	230779	RECORDING	October 12, 1995
PIERCE	1163	2511-2522	9510110478	9510110478	RECORDING	October 11, 1995
SAN JUAN	525	230-241	95101201	95101201	RECORDING	October 12, 1995
SKAGIT	1483	0372-0383	9510110046	9510110046	RECORDING	October 11, 1995
SKAMANIA	152	860-871	123494	123494	RECORDING	October 11, 1995
SNOHOMISH	3081	1623-1634	9510110189	9510110189	RECORDING	October 11, 1995
SPOKANE	1781	1737-1748	9510110230	9510110230	RECORDING	October 11, 1995
STEVENS	193	2376-2387	9510157	9510157	RECORDING	October 11, 1995
THURSTON	2464	702-713	9510110097	9510110097	RECORDING	October 11, 1995
WAHIAKUM	104	0579-0590	45447	45447	RECORDING	October 12, 1995
WALLA WALLA	234	1593-1604	9509789	9509789	RECORDING	October 11, 1995
WHATCOM	465	1133-1144	951011197	951011197	RECORDING	October 11, 1995
WHITMAN	1494	1819-1830	Microfilm No. 580488	3110734	RECORDING	October 11, 1995
YAKIMA	1494	1819-1830	3110734	3110734	RECORDING	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.

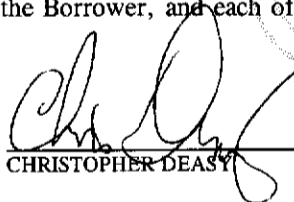
The undersigned Borrower requests that a copy of any Notice of Default and of any Notice of Sale hereunder, as required by Washington law in case of non-judicial foreclosure of a deed of trust, be mailed to Borrower at Borrower's address as hereinabove set forth.

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.



 CHRISTOPHER DEASY



200412080169
Skagit County Auditor

12/8/2004 Page 3 of 4 3:29PM

(Over for notary acknowledgements)

12/8/2004 Page 4 of 4 3:29PM

200412080169
Skagit County Auditor



My commission expires _____

residing at _____

Notary Public in and for the State of _____

(Signature)

(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.

of _____

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

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 _____

[Name(s) of person(s)]

I certify that I know or have satisfactory evidence that _____

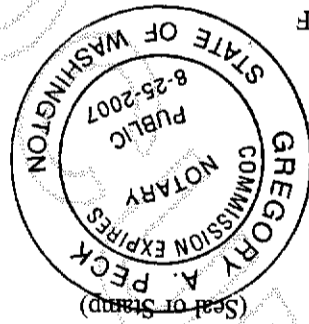
COUNTY OF _____

)

) ss.

)

STATE OF _____



My commission expires _____

residing at Mount Vernon _____

Notary Public in and for the State of Washington _____

(Signature)

Dated: 12/06/04

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/their) free and voluntary act for the uses and purposes mentioned in the instrument.

[Name(s) of person(s)]

I certify that I know or have satisfactory evidence that Christopher Deasy _____

COUNTY OF Skagit _____

)

) ss.

)

STATE OF Washington _____