

AFTER RECORDING RETURN TO:

Washington Federal Savings

Burlington Office

PO Box 527

Burlington WA 98233

Attention: Greg Peck



200511300093

Skagit County Auditor

11/30/2005 Page

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6 1:33PM

Loan Number 017 207 311662-1

SHORT FORM DEED OF TRUST B86112E-1
FIRST AMERICAN TITLE CO.

THIS DEED OF TRUST ("Security Instrument") is made November 29th, 2005 between
GEOFFREY M DEVRIES AND SUZANNE L DEVRIES, HUSBAND AND WIFE

as Grantor ("Borrower"), whose
address is 23122 BUCHANAN ST, MOUNT VERNON WA 98273; 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):

SECTION 2, TOWNSHIP 34, RANGE 4; PTN. SE 1/4

SEE THE 5TH PAGE OF THIS DOCUMENT FOR THE COMPLETE LEGAL DESCRIPTION
ATTACHED AS EXHIBIT "A", AND BY THIS REFERENCE INCORPORATED HEREIN.

Assessor's Property Tax Parcel Account Number(s): 340402-3-009-0600 P118194,
340402-3-009-0500 P116953, 340402-4-002-0004 P23436

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

GP

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

(a) Payment of the sum of
SIX HUNDRED THOUSAND AND NO/100S
(\$600,000.00), 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 November 29th, 2007

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 County Auditors or County Records 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	FRAME OR PAGE NOS.	RECORDING OR AUDITOR'S FILE NO.	DATE OF RECORDING
ADAMS	229	260-271	239483	October 12, 1995
ASOTIN	636	65-76	217406	October 11, 1995
BENTON	1052	1633-1644	9510120008	October 12, 1995
CHELAN	1111	694-705	729425	October 11, 1995
CLALLAM				October 11, 1995
CLARK			9510110089	October 11, 1995
COLUMBIA	3D	712-723	8601	October 11, 1995
COWLITZ	1213	0637-0648	951012074	October 12, 1995
DOUGLAS	M444	09-20	307858	October 12, 1995
FERRY	[M.F. of O.R.]		232892	October 11, 1995
FRANKLIN	0377	0564-0575	524669	October 11, 1995
GARFIELD			3317	October 11, 1995
GRANT	068	1954-1965	951012004	October 11, 1995
GRAYS HARBOR	95	33136-33147	951012026	October 11, 1995
ISLAND	696	1410-1421	95016396	October 11, 1995
JEFFERSON	537	328-339	385505	October 11, 1995
KING			9510100421	October 10, 1995
KITSAP	0879	2392-2403	9510130066	October 13, 1995
KITTITAS	370	717	586108	October 11, 1995
KLICIKITAT	327	218	249676	October 11, 1995
LEWIS	672	350-361	9514582	October 11, 1995
LINCOLN	65	003034-003045	400875	October 11, 1995
MASON	688	144-155	615408	October 11, 1995
OKANOGAN	137	1089-1100	833848	October 11, 1995
PACIFIC	9510	559-570	62332	October 11, 1995
PEND ORIELLE	121	1099-1110	230779	October 12, 1995
PIERCE	1163	2511-2522	9510110478	October 11, 1995
SAN JUAN	525	230-241	95101201	October 12, 1995
SKAGIT	1483	0372-0383	9510110046	October 11, 1995
SKAMANIA	152	860-871	123494	October 11, 1995
SNOHOMISH	3081	1623-1634	9510110189	October 11, 1995
SPOKANE	1781	1737-1748	9510110230	October 11, 1995
STEVENS	193	2376-2387	9510157	October 11, 1995
THURSTON	2464	702-713	9510110097	October 11, 1995
WAHIAKUM	104	0579-0590	45447	October 12, 1995
WALLA WALLA	234	1593-1604	9509789	October 11, 1995
WHATCOM	465	1133-1144	951011197	October 11, 1995
WHITMAN			Microfilm No. 580488	October 11, 1995
YAKIMA	1494	1819-1830	3110734	October 11, 1995



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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.

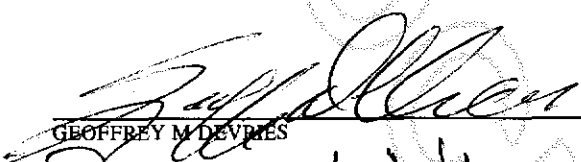
The undersigned Borrower requests that a copy of any Notice of Default and of any Notice of Sale hereunder, as required by Washington law in case of non-judicial foreclosure of a deed of trust, be mailed to Borrower at Borrower's address as hereinabove set forth.

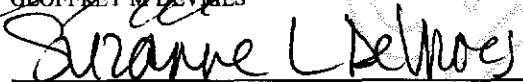
Borrower agrees to obtain all insurance required from time to time by Lender and as elsewhere provided in the Loan Documents, including flood insurance. If Borrower fails to maintain such insurance satisfactory to the Lender, Lender may make the payment on behalf of the Borrower and any sums expended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


GEOFFREY M. DEVRIES


SUZANNE L. DEVRIES


GEORGE P. DEVRIES

BY GEORGE DEVRIES
P.O.A.


NANCY S. DEVRIES

BY GEORGE DEVRIES
P.O.A.

(Over for notary acknowledgements)



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My commission expires _____
residing at _____
Notary Public in and for the State of _____
(Signature) _____

(Seal or Stamp)

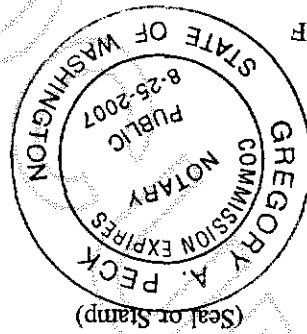
Dated: _____

(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 _____
Notary Public in and for the State of _____
(Signature) _____

(Seal or Stamp)

Dated: 11-29-05

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/her/their) free and voluntary act for the uses and purposes
mentioned in the instrument.
[Name(s) of person(s)] _____

_____ GEOFFREY M DEVRIES AND SUZANNE I DEVRIES
I certify that I know or have satisfactory evidence that

STATE OF WASHINGTON
COUNTY OF SKAGIT
() ss. _____
()

EXHIBIT "A" FOR DEED OF TRUST DATED November 29th, 2005
311662-1 / DEVRIES

Parcel "A":

That portion of the Southeast ¼ of Section 2, Township 34 North, Range 4 East, W.M., being more particularly described as follows:

Beginning at the South ¼ corner of said Section 2; thence North 89 degrees 40'19" East along the South line of the Southeast ¼ of said Section 2, a distance of 366.73 feet; thence North 0 degrees 18'17" East a distance of 30 feet to the true point of beginning; thence continue North 0 degrees 18'17" East a distance of 829.86 feet to the Southerly line of that County road commonly known as the Mud Lake Road; and to a point on a curve to the right having a radius point bearing South 40 degrees 27'29" East a distance of 1,307.60 feet; thence along said Southerly margin and along the arc of said curve to the right in a Northeasterly direction through a central angle of 17 degrees 46'30" for an arc length of 405.65 feet to a point of tangency; thence North 67 degrees 19'01" East a distance of 686.15 feet; thence North 64 degrees 54'53" East a distance of 232.79 feet; thence North 60 degrees 48'23" East a distance of 134.96 feet; thence North 64 degrees 42'04" East a distance of 324.97 feet; thence South 87 degrees 30'42" East for 33.68 feet to an intersection of the Southerly margin line of said Mud Lake Road and the East line of the West ½ of the Northeast ¼ of the Southeast ¼ of said Section 2; thence South 0 degrees 32'34" West along the East line of the West ½ of the Northeast ¼ of the Southeast ¼ of said Section 2, a distance of 169.47 feet; thence South 51 degrees 49'11" West, a distance of 1,711.90 feet; thence South 89 degrees 40'19" West, a distance of 230.00 feet; thence South 1 degree 14'54" West, a distance of 379.01 feet to a point which bears North 89 degrees 40'19" East from the true point of beginning; thence South 89 degrees 40'19" West, a distance of 52.14 feet to the true point of beginning.

EXCEPT the following described tract:

That portion of Lot 3, Skagit County Short Plat No. 51-81, approved December 16, 1981 and recorded December 17, 1981 in Volume 5 of Short Plats, page 147, records of Skagit County, Washington, being a portion of the East ½ of Section 2, Township 34 North, Range 4 East, W.M. and being more particularly described as follows:

Beginning at the Southeast corner of said Section 2, (Southeast section corner); thence North 89 degrees 32'55" West 660.01 feet along the South line of said subdivision to the Southwest corner of the East 10.00 chains, (660.00 feet), of said subdivision; thence North 0 degrees 43'49" East 1,449.96 feet along the West line of said East 10.00 chains (also being the East line of said Lot 3, Skagit County Short Plat No. 51-81), and also being the West line of the "PLAT OF PARK ADDITION TO CLEAR LAKE, WASH.," as per plat recorded in Volume 4 of Plats, page 39, records of Skagit County, Washington, to the true point of beginning; thence South 52 degrees 35'57" West, 524.15 feet; thence North 32 degrees 19'27" West 282.34 feet, more or less, to the Southerly margin of the as-constructed County road commonly known as the Mud Lake Road; thence Northeasterly along said Southerly margin 632.4 feet, more or less, to said West line of the East 10.00 chains, at a point bearing North 00 degrees 43'49" East from the true point of beginning; thence South 00 degrees 43'49" West along said West line 179.94 feet, more or less, to the true point of beginning.

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EXHIBIT "A" Continued
311662-1 / DEVRIES

Parcel "B":

That portion of the Southeast $\frac{1}{4}$ of Section 2, Township 34 North, Range 4 East, W.M., described as follows:

Beginning at the South $\frac{1}{4}$ corner of said Section 2; thence North 89 degrees 40'19" East a distance of 648.87 feet; thence North 01 degree 14'54" East a distance of 30.01 feet to the Southeast corner of Lot 2, Short Plat No. 51-81, approved December 16, 1981, recorded December 17, 1981 in Book 5 of Short Plats, page 147, under Auditor's File No. 8112170001, and the true point of beginning; thence continue North 01 degree 14'54" East a distance of 379.01 feet to the Northeast corner of said Lot 2; thence North 51 degrees 49'11" East a distance of 1,711.90 feet; thence South 0 degrees 32'34" West a distance of 1,230.50 feet; thence South 89 degrees 40'19" West a distance of 209.00 feet; thence South 0 degrees 32'34" West a distance of 199.00 feet to the North line of Buchanan Road; thence South 89 degrees 40'19" West a distance of 1,131.41 feet to the true point of beginning.

EXCEPT that portion, if any, lying Northwesterly of the Southeasterly line of Parcel "C" as described in Mortgage recorded October 28, 1981, under Auditor's File No. 8110280027,

AND EXCEPT the following described tract:

Beginning at the Southeast corner of the Southeast $\frac{1}{4}$ of the Southeast $\frac{1}{4}$ of said Section 2, (Southeast section corner); thence North 89 degrees 32'55" West 660.01 feet along the South line of said subdivision to the Southwest corner of the East 10.00 chains, (660.00 feet), of said subdivision; thence North 04 43'49" East 353.83 feet along the West line of said East 10.00 chains, (also being the East line of said Lot 3, Skagit County Short Plat No. 51-81), and also being the West line of the "PLAT OF PARK ADDITION TO CLEAR LAKE, WASH.," as per plat recorded in Volume 4 of Plats, page 39, records of Skagit County, Washington to the Northwest corner of the South 123.00 feet of Lot 1, Block 7 of said "PLAT OF PARK ADDITION TO CLEAR LAKE, WASH.," and being the true point of beginning; thence continue North 0 degrees 43'49" East 277.05 feet along said West line of "PLAT OF PARK ADDITION TO CLEAR LAKE, WASH.," to the Northwest corner of the South 180.00 feet of Lot 2, Block 5, "PLAT OF PARK ADDITION TO CLEAR LAKE, WASH.,"; thence North 89 degrees 32'55" West 157.50 feet on a Westerly projection of the North line of said South 180.00 feet of Lot 2; thence South 0 degrees 43'49" West 277.05 feet parallel with the West line of said "PLAT OF PARK ADDITION TO CLEAR LAKE, WASH.," to a point bearing North 89 degrees 32'55" West from the true point of beginning; thence South 89 degrees 32'55" East 157.50 feet to the true point of beginning.

END OF EXHIBIT "A"



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