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Return Address: Wells Fargo Bank, N.A. DOCUMENT MANAGEMENT P. O. BOX 31557 BILLINGS, MT 59107

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REFERENCE # 20053217400046 ACCOUNT #: 0651-651-9175954-1998

State of Washington

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is 12/12/2005 and the parties are as follows:

TRUSTOR ("Grantor"):
DENNIS J. TIEPELMAN AND THELDA H. TIEPELMAN, HUSBAND AND WIFE

whose address is: 2720 CLUB CT UNIT # 108 MOUNT VERNON, WA, 98273

TRUSTEE: Wells Fargo Financial National Bank

2324 Overland Ave., BILLINGS, MT 59102

BENEFICIARY ("Lender"): Wells Fargo Bank, N.A. P. O. BOX 31557 BILLINGS, MT 59107

For good and valuable consideration, the receipt and sufficiency of which is CONVEYANCE. acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of SKAGIT . State of Washington, described as follows:
APARTMENT UNIT 108, 'NORTHRIDGE ESTATES CONDOMINIUM, AS SHOWN 'SURVEY AND FLOOR PLANS FILED FEBRUARY 22, 1980 UNDER AUDITOR'S FILE NO. 8002220034, IN VOLUME 12 OF PLATS, PAGES 91 TO 98, INCLUSIVE, AND AS IDENTIFIED BY DECLARATION RECORDED UNDER AUDITOR'S FILE NO. 8002220033 AND AS FURTHER IDENTIFIED BY AMENDMENTS OF DECLARATION RECORDED FEBRUARY 8, 1982 AND OCTOBER 1, 1984 UNDER AUDITOR'S FILE NOS. 8202080028 AND 8410010003,
RESPECTIVELY. (SAID CONDOMINIUM BEING ALL OF TRACT 'C' AND A PORTION OF
TRACT 'D' OF 'REVISION TO PLAT OF FIRWEST ESTATES, DIVISION NO. 1, 'AS PER
PLAT RECORDED IN VOLUME 12 OF PLATS, PAGES 89 AND 90, RECORDS OF SKAGIT COUNTY, WASHINGTON; MORE LEGALLY DESCRIBED ON ATTACHED EXHIBIT A

with the address of 2720 CLUB CT UNIT # 108 MOUNT VERNON, WA and parcel number of P81941 together with easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, EQ249A (11/2005) WASHINGTON - DEED OF TRUST

Exhibit A

Reference #: 20053217400046 Acct #: 0651-651-9175954-1998

APARTMENT UNIT 108, 'NORTHRIDGE ESTATES CONDOMINIUM,' AS SHOWN 'SURVEY AND FLOOR PLANS FILED FEBRUARY 22, 1980 UNDER AUDITOR'S FILE NO. 8002220034, IN VOLUME 12 OF PLATS, PAGES 91 TO 98, INCLUSIVE, AND AS IDENTIFIED BY DECLARATION RECORDED UNDER AUDITOR'S FILE NO. 8002220033 AND AS FURTHER DENTIFIED BY AMENDMENTS OF DECLARATION RECORDED FEBRUARY 8, 1982 AND OCTOBER 1 1984 UNDER AUDITOR'S FILE NOS. 8202080028 AND 8410010003, RESPECTIVELY: (SAID CONDOMINIUM BEING ALL OF TRACT 'C' AND A PORTION OF TRACT DE OF REVISION TO PLAT OF FIRWEST ESTATES, DIVISION NO. 1, AS PER PLAT RECORDED IN VOLUME 12 OF PLATS, PAGES 89 AND 90, RECORDS OF SKAGIT COUNTY, WASHINGTON; THE LEGAL DESCRIPTION BEING PARCELS 'A' AND 'E' SET FROTH IN ARTICLE 5 OF SAID DECLARATION RECORDED UNDER AUDITOR'S FILE NO. 8002220033. TOGETHER WITH AN UNDIVIDED 2.41% INTEREST IN THE COMMON AND LIMITED COMMON AREAS WITHIN SAID CONDOMINIUM, AS SET FORTH IN SAID DECLARATION RECORDED UNDER AUDITOR'S FILE NO. 8002220033, AND SHOWN ON SAID 'SURVEY AND FLOOR PLANS.' TOGETHER WITH A NON-EXCLUSIVE AND EXCLUSIVE USE OF THE COMMON AREAS AND LIMITED COMMON AREAS AS SET FORTH IN SAID DECLARATION RECORDED UNDER AUDITOR'S FILE NO. 8002220033. AND TOGETHER WITH RIGHT TO USE THAT CERTAIN ADDITIONAL UNCOVERED PARKING SPACE UNDER THE TERMS OF ARTICLES 5 AND 7 OF SAID DECLARATION RECORDED UNDER AUDITOR'S FILE NO. 8002220033, AND DELINEATED ON THE 'SURVEY AND FLOOR PLANS,' AND AS THE SAME EXISTS ON THE GROUND. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN DENNIS J. TIEPELMAN AND THELDA H. TIEPELMAN, HUSBAND AND WIFE BY DEED FROM DALE W. THOMPSON AND MARILYN THOMPSON, HUSBAND WIFE; AND ERIC THOMPSON, HUSBAND OF JOANNE KENNEDEY DATED 2/26/2002 AND RECORDED 2/28/2002 AS INSTRUMENT NO. 200202280242.



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and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.

Instrument will secure shall not exceed \$40,000.00 together with all interest thereby accruing, as set forth in the promissory note, revolving line of credit agreement, contract, guaranty or other evidence of debt ("Secured Debt") of even date herewith, and all amendments, extensions, modifications, renewals or other documents which are incorporated by reference into this Security Instrument, now or in the future. The maturity date of the Secured Debt is 12/12/2045

4. MASTER FORM DEED OF TRUST. By the delivery and execution of this Security Instrument, Grantor Agrees that all provisions and sections of the Master Form Deed of Trust ("Master Form"), inclusive, dated February 1, 1997 and recorded on February 6, 1997 as Auditor's File Number 9702060051 in Book 1626 at Page 0614 of the Official Records in the Office of the Auditor of SKAGIT County, State of Washington, are hereby incorporated into, and shall govern, this Security Instrument.

- 5. USE OF PROPERTY. The property subject to this Security Instrument is not used principally for agricultural or farming purposes.
 RIDERS. If checked, the following are applicable to this Security Instrument. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.
 - MA Third Party Rider
 - N/A Leasehold Rider
 - N/A Other N/A

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Security Instrument. Grantor also acknowledges receipt of a copy of this document and a copy of the provisions contained in the previously recorded Master Form (the Deed of Trust-Bank/Customer Copy). 12/15/2005 Grantor Grantor Grantor Date Grantor Date Date Grantor Grantor Date ACKNOWLEDGMENT: (Individual) STATE OF WASHINGTON _ ____, COUNTY OF I hereby certify that I know or have satisfactory evidence that _ TiepelmAN 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. Dated: (Print name and include title) My Appointment expires: 3 15 - 29

SIGNATURES: By signing below, Grantor agrees to perform all covenants and duties as set forth in this

EQ249C (11/2005)

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