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

Space Above This Line For Recording Data REFERENCE # 20061247100586 ACCOUNT #: 0651-651-0197079-1998

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SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is 05/22/2006

and the parties are as follows:

TRUSTOR ("Grantor"): JAMIE R. LLOYD AND MICHAEL I. LLOYD, WHO ACQUIRED TITLE AS MICHAEL L. LLOYD, WI HUSBAND

whose address is: 14107 AVON ALLEN RD 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

CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is 2. 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: THOSE PORTIONS OF GOVERNMENT LOT 2 IN SECTION 13, TOWNSHIP 34 NORTH, RANGE 3 EAST, W.M., DESCRIBED AS FOLLOWS: MORE THOROUGHLY DETAILED ON ATTACHED EXHIBIT

with the address of 14107 AVON ALLEN RD MOUNT VERNON, WA 98273 together with all rights. and parcel number of P21688 easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, WASHINGTON - DEED OF TRUST EQ249A (11/2005)

Exhibit A

Reference #: 20061247100586 Acct #: 0651-651-0197079-1998

THOSE PORTIONS OF GOVERNMENT LOT 2 IN SECTION 13, TOWNSHIP 34 NORTH, RANGE 3 EAST, W.M. DESCRIBED AS FOLLOWS: PARCEL A: BEGINNING AT A POINT 540 FEET SOUTH OF THE NORTHWEST CORNER OF SECTION 13, THENCE EAST, 412.5 FEET; THENCE SOUTH, TOO FEET; THENCE WEST 412.5 FEET; THENCE NORTH TO THE POINT OF BEGINNING, EXCEPT COUNTY ROAD ALONG THE WEST LINE THEREOF. PARCEL B: BEGINNING AT A POINT 26 RODS SOUTH AND 25 RODS AND 8 INCHES EAST OF THE NORTHWEST CORNER OF SATD GOVERNMENT 2; THENCE SOUTH 12 RODS AND 13 INCHES; THENCE EAST TO THE WEST BANK OF THE SKAGIT RIVER; THENCE NORTHERLY ALONG THE WEST BANK OF THE SKAGIT RIVER TO A POINT EAST OF THE POINT OF BEGINNING; THENCE WEST TO THE POINT OF BEGINNING, EXCEPT THE EASTERLY PORTION THEREOF AS CONDEMNED BY DIKING DISTRICT NO. 12 IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON FOR THE COUNTY OF SKAGIT UNDER CAUSE NO. 3133. PARCEL 'C': BEGINNING AL A POINT 13 RODS EAST OF THE COUNTY ROAD AND 26 RODS SOUTH OF THE NORTH LINE OF SAID GOVERNMENT LOT 2; THENCE EAST TO A POINT 25 RODS EAST OF THE WEST LINE OF SAID GOVERNMENT LOT 2; THENCE SOUTH 111 FEET, MORE OR LESS, TO THE NORTHEAST CORNER OF THAT CERTAIN TRACT CONVEYED TO WILLIAM D. SAGE, ET UX, BY DEED DATED SEPTEMBER 14, 1948, FILED OCTOBER 6, 1948, AS FILE NO. 470306, AND RECORDED IN VOLUME 248 OF DEEDS PAGE 593; THENCE WEST ALONG THE NORTH LINE OF SAID SAGE TRACT TO A POINT THAT IS 13 RODS EAST OF THE EAST LINE OF THE COUNTY ROAD; THENCE NORTH, 111 FEET, MORE OR LESS, TO THE POINT OF BEGINNING, EXCEPT THAT PORTION LYING WEST OF THE EAST LINE OF THOSE PREMISES; CONVEYED TO DONALD NYSTROM, ET UX, BY DEED DATED MAY 22, 1963, FILED MAY 23, 1963 AS FILE NO. 636344. PARCEL 'D': BEGINNING AT A POINT 282 FEET EAST OF THE NORTHWEST CORNER OF GOVERNMENT LOT 2 IN SECTION 13, TOWNSHIP 34 NORTH , RANGE 3 EAST, W.M.; THENCE SOUTH, 152.50 FEET TO THE TRUE POINT OF BEGINNING; THENCE WEST PARALLEL WITH THE NORTH LINE OF SAID GOVERNMENT LOT TO THE EAST LINE OF THE COUNTY ROAD; THENCE SOUTH 62 FEET, MORE OR LESS, TO THE NORTHWEST CORNER OF A TRACT DEEDED TO EVERETT O FULLER, BY DEED DATED MARCH 19, 1963, RECORDED MARCH 21, 1963, AS AUDLTOR S FILE NO. 833551, SAID POINT BEING 221.5 FEET SOUTH OF THE NORTH LINE OF SAID SUBDIVISION; THENCE EAST ALONG THE NORTH LINE OF SAID FULLER TRACT TO A POINT 214.5 FEET EAST OF THE WEST LINE OF SAID LOT 2; THENCE SOUTH PARALLEL TO THE WEST LINE OF SAID LOT 2, 207.5 FEET; THENCE EAST 20 FEET; MORE OR LESS, TO A POINT 214.5 FEET EAST OF THE EAST LINE OF THE COUNTY ROAD ALONG THE WEST LINE OF SAID SUBDIVISION; THENCE SOUTH TO A POINT 540 FEET SOUTH OF THE NORTH LINE OF SAID SUBDIVISION; THENCE EAST TO A POINT SOUTH OF THE TRUE POINT OF BEGINNING; THENCE NORTH TO THE TRUE POINT OF BEGINNING. PARCEL 'E': BEGINNING AT A POINT 31 RODS EAST AND 26 RODS SOUTH OF THE NORTHWEST CORNER OF SAID GOVERNMENT LOT 2; THENCE NORTH, 200 FEET; THENCE WEST, 228 FEET, MORE OR LESS, TO THE EAST LINE OF THOSE PREMISES CONVEYED TO DONALD NYSTROM, ET UX, BY DEED DATED MAY 22, 1963, FILED MAY 23, 1963, AS FILE NO. 636344; THENCE SOUTH ALONG THE EAST LINE OF SAID NYSTROM'S PREMISES, 200 FEET TO A POINT WEST OF THE POINT OF BEGINNING; THENCE EAST 228 FEET MORE OR LESS, TO THE POINT OF BEGINNING. EXCEPT FROM PARCEL 'D' AND CE' TO THE FOLLOWING DESCRIBED TRACT: THAT PORTION OF GOVERNMENT LOT 2, SECTION 13, TOWNSHIP 34 NORTH, RANGE 3 EAST, W.M., DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 292 FEET EAST OF THE NORTHWEST CORNER OF SAID GOVERNMENT LOT 2, THENCE SOUTH, 152.5 FEET TO THE TRUE POINT OF BEGINNING; THENCE WEST PARALLEL WITH THE NORTH LINE OF SAID GOVERNMENT LOT TO THE EAST LINE OF THE COUNTY ROAD; THENCE SOUTH 75 FEET ALONG SAID COUNTY ROAD; THENCE EAST PARALLEL WITH THE NORTH LINE OF SAID GOVERNMENT LOT TO A POINT 75 FEET SOUTH OF THE TRUE POINT OF BEGINNING; THENCE NORTH TO THE TRUE POINT OF BEGINNING. TITLE TO SAID PREMISES IS VESTED IN

EQEXA1 (12/2003)



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Reference #: 20061247100586 Acct #: 0651-651-0197079-1998 I. LLOYD WIFE AND HUSBAND BY DEED FROM JANET LUVINJE (WIDOW) DATED 2/20/2004 AND RECORDED 2/20/2004 AS INSTRUMENT NO. 200402200148 BOOK PAGE 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.

- 3. MAXIMUM OBLIGATION LIMIT AND SECURED DEBT. The total amount which this Security Instrument will secure shall not exceed \$56,900.00 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 05/22/2046
 - 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.

NZA Third Party Rider

N/A Leasehold Rider

N/A Other N/A

EQ249B (11/2005)



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

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