



(a) Payment of the sum of

ONE HUNDRED TWO THOUSAND AND NO/100S \$102,000.00, 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 June 22nd, 2008

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 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	95-23049	October 12, 1995
CHELAN	1111	694-705	9510120008	October 11, 1995
CLALLAM	3D	712-723	729425	October 11, 1995
COLUMBIA	1213	0637-0648	9510110089	October 11, 1995
COWLITZ	M444	09-20	8601	October 12, 1995
DOUGLAS	[M.F. of O.R.]	09-20	951012074	October 12, 1995
FERRY	0377	0564-0575	307858	October 11, 1995
FRANKLIN	696	1410-1421	323892	October 11, 1995
GARFIELD	068	1954-1965	524669	October 11, 1995
GRANT	95	3136-3147	3317	October 11, 1995
GRAYS HARBOR	537	328-339	951012004	October 11, 1995
ISLAND	672	350-361	951016396	October 11, 1995
JEFFERSON	327	218	385505	October 11, 1995
KING	0879	2392-2403	9510100421	October 10, 1995
KITTSAP	370	717	9510130066	October 13, 1995
KITTITAS	370	717	586108	October 11, 1995
KLICHIKAT	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
PERCE	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
WAHKIAKUM	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	1494	1819-1830	3110734	October 11, 1995
YAKIMA			Microfilm No. 580488	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.

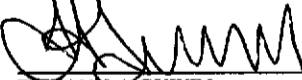
Borrower agrees to obtain all insurance required from time to time by Lender and as elsewhere provided in the Loan Documents, including flood insurance. If Borrower fails to maintain such insurance satisfactory to the Lender, Lender may make the payment on behalf of the Borrower and any sums expended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

  
CHRISTON S GUWIN

  
TIFFANY A GUWIN

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



200606280031  
Skagit County Auditor

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(Over for notary acknowledgements)

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Skagit County Auditor

200606280031



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

(Seal or Stamp)

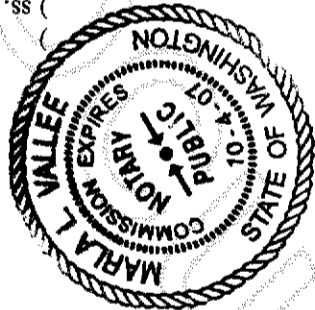
Dated: \_\_\_\_\_

(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



(Seal or Stamp)

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

Dated: \_\_\_\_\_

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)]

I certify that I know or have satisfactory evidence that \_\_\_\_\_  
COUNTY OF SKAGIT  
( )  
( ) ss. \_\_\_\_\_  
( )

STATE OF WASHINGTON

CHRISTON S GWIN & TIFFANY A GWIN

UNRECORDED

EXHIBIT "A" FOR DEED OF TRUST Dated 06/22/06  
318594-9 / GUWIN

Tract 9, Short Plat No. 504-80, located in Section 9, Township 35 North, Range 5 East, W.M., approved December 12, 1980, and recorded in Volume 5 of Short Plats, page 12, under Auditor's File No. 8012150005, records of Skagit County, Washington.

TOGETHER WITH an easement for ingress, egress and utilities over and across Tract "A", Short Plat No. 504-80, located in Section 9, Township 35 North, Range 5 East, W.M., approved December 12, 1980 and recorded in Volume 5 of Short Plats, page 12, under Auditor's File No. 8012150005, records of Skagit County, Washington.

ALSO, TOGETHER WITH AND SUBJECT TO an easement for ingress and egress and utilities over and across a strip of land 60 feet in width, in a portion of the Southeast  $\frac{1}{4}$  of the Northeast  $\frac{1}{4}$  of Section 9, Township 35 North, Range 5 East, W.M., the centerline of said 60 foot tract being more particularly described as follows:

Beginning at the East  $\frac{1}{4}$  corner of said Section 9;

Thence North  $0^{\circ}24'22''$  East 787.69 feet along the East line of said Section 9, to the centerline of an existing County road;

Thence North  $75^{\circ}26'20''$  West 685.18 feet along said centerline of County road to the true point of beginning of said centerline of 60 foot tract;

Thence South  $1^{\circ}00'00''$  West 162.84 feet to the South line of that certain tract of land conveyed to Puget Sound Power and Light Company by instrument recorded under Auditor's File No. 871370, said South line being a terminus of said centerline and 60 foot tract, EXCEPT any portion thereof lying within the County road.

Situate in the County of Skagit, State of Washington.

END OF EXHIBIT "A"

