



200511160127
Skagit County Auditor

11/16/2005 Page 1 of 3 3:49PM

AFTER RECORDING MAIL TO:

Name Tom and Chris Hamer

Address 1997 State Route 9

City, State, Zip Mount Vernon, WA 98274

Filed for Record at Request of:
Tammy L. Zimmerman

**Short Form
DEED OF TRUST**

THIS DEED OF TRUST, made this 15th day of November, 2005, between Tammy L. Zimmerman, as her separate estate, as GRANTOR(S), whose address is 13617 Avon Allen Road, Mount Vernon, WA 98273, and Land Title Company of Skagit County, as TRUSTEE, whose address is 111 E. George Hopper Road, Burlington, WA 98233, and Tom and Chris Hamer, Husband and Wife Investment Resources, as BENEFICIARY, whose address is 1997 State Route 9, Mount Vernon, WA 98274

Grantor(s) hereby irrevocably grants, bargains, sells, and conveys to Trustee in trust, with power of sale, the following described property in Skagit County, Washington:

Tracts "S" of that certain record of survey entitled "Montborne Heights" (Revised), recorded August 18, 1993 in Book 14 of Surveys, page 165 and 166, under Auditor's File No. 9308180056 and being a portion of Lots 1 through 17, inclusive, Block 23; all of Block 24; Lots 1 through 11, inclusive, Block 25; Lots 1 through 18, inclusive, Block 26 and all of Block 27, all in "Plat of the Town of Montborne, Skagit County, Washington", as per plat recorded in Volume 2 of Plats, page 80 records of Skagit County, Washington; TOGETHER WITH those portions of vacated street and alley adjacent to said Lots and Blocks which have reverted to said premises by operation of law. Situate in the County of Skagit, State of Washington.

Assessor's Property Tax Parcel/Account Number: 4135-023-017-0409

TOGETHER WITH all the tenements hereditaments and appurtenances, now or hereafter thereunto belonging or in anywise appertaining, 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 Beneficiary to collect and apply such rents, issues and profits.

THIS DEED IS FOR THE PURPOSE OF SECURING PERFORMANCE of each agreement of Grantor(s) incorporated by reference or contained herein and payment of the sum of _____ DOLLARS (\$ 129,266.94) with interest thereon according to the terms of a promissory note of even date herewith, payable to Beneficiary or order and made by Grantor(s); all renewals, modifications or extensions thereof, and also such further sums as may be advanced or loaned by Beneficiary to Grantor(s), or any of his/her/their successors or assigns, together with interest thereon at such rate as shall be agreed upon.

By executing and delivering this Deed of Trust and the Note secured hereby, the parties agree that all provisions of Paragraphs 1 through 35 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 Grantor(s) 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 twenty-fifth (25th) day of July, 1968, in the Official Records of the offices of the County Auditors of the following counties in Washington in the book, and at the page designated after the name of each county, to-wit:

COUNTY	BOOK OR VOL.	PAGE NO.	AUDITOR'S	COUNTY	BOOK OR VOL.	PAGE NO.	AUDITOR'S
Adams	2 of Record. Instr.	513-16	122987	Lewis	7 of Official Rec.	839-842	725562
Asotin	Microfilmed under Auditor's No.		101896	Lincoln	107 of Mortgages	776-779	316596
Benton	241 of Official Rec.	695A-C	592931	Mason	Reel 48	Frame 835-838	236038
Chelan	688 of Official Rec.	1682-1685	681844	Okanogan	121 of Mortgages	517-519A	560658
Columbia	315 of Official Rec.	195-198	383176	Pacific	213 of Official Rec.	649-652	55707
Clark	Aud. Microfilm No.	702859-702862	G-519253	Pend Oreille	27 of Mtgs.	8-11	126854
Cowlitz	49 of Deeds	198-201	F 3115	Pierce	1254 of Mtgs.	707-710	2250799
Douglas	747 of Official Rec.	234-237	675475	San Juan	28 of Mtgs.	459-462	69282
Ferry	125 of Mortgages	120-123	151893	Skagit	19 of Official Rec.	80-83	716277
Franklin	28 of Deeds	413-416	153150	Skamania	47 of Mtgs.	41-44	70197
Garfield	11 of Official Rec.	138-141	309636	Snohomish	233 of Official Rec.	540-543	2043549
Grant	Microfilmed under Auditor's No.		13044	Spokane	14 of Official Rec.	1048-1051	376267C
Grays Harbor	44 of Rec. Doc.	373-376	538241	Stevedes	109 of Mtgs.	394-397	390635
Island	21 of General	31-34	207544	Thurston	454 of Official Rec.	731-734	785350
Jefferson	181 of Official Rec.	710-713	211628	Waukiakum	17 of Mortgages	89-92	24732
King	4 of Official Rec.	316-319	196853	Walla Walla	308 of Mtgs.	711-714	495721
Kitsap	5690 of Mtgs.	436-439	6382309	Whatcom	82 of Official Rec.	855-858	1047522
Kittitas	929 of Official Rec.	480-483	934770	Whitman	1 of Misc.	291-294	382282
Klickitat	111 of Mortgages	361-364	348693	Yakima	712 of Official Rec.	147-150	2170555
	101 of Mortgages	107-110	131095				

A copy of such Master Form Deed of Trust is hereby furnished to the person executing this Deed of Trust and by executing this Deed of Trust the Grantor(s) acknowledges receipt of such Master Form Deed of Trust.

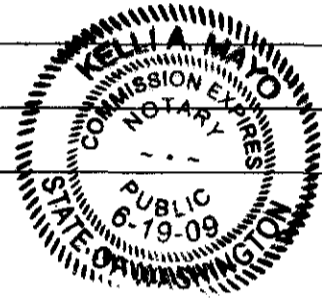
The property which is the subject of this Deed of Trust is not used principally or primarily for agriculture or farming purposes.

The undersigned Grantor(s) requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at the address hereinbefore set forth.

WITNESS the hand(s) and seal(s) of the Grantor(s) on the day and year first above written.

By Tammy L. Zimmerman By _____
 By _____ By _____
 By _____ By _____
 By _____ By _____

STATE OF Washington)
)-ss
 COUNTY OF Skagit)



I certify that I know or have satisfactory evidence that Tammy L. Zimmerman
 (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 this instrument.

Dated: Nov. 15th, 2005
Kella Mayo
 Notary Public in and for the state of Washington
 My appointment expires: 6-19-09

STATE OF _____)
)-ss
 COUNTY OF _____)

I certify that I know or have satisfactory evidence that _____
 (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) (is/are) authorized to execute the instrument and acknowledged it as the _____ of
 _____ to be the free and voluntary act of such party(ies) for the uses and purposes mentioned in this
 instrument.

Dated: _____

 Notary Public in and for the state of _____
 My appointment expires: _____



REQUEST FOR FULL RECONVEYANCE

To be used only when all obligations have been paid under the note and this Deed of Trust.

TO: TRUSTEE

The undersigned is the legal owner and holder of the note and all other indebtedness secured by the within Deed of Trust. Said note, together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said note above mentioned, and all other evidences of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now held by you thereunder.

Dated: _____

By _____

By _____

By _____

By _____

Mail reconveyance to _____

Do not lose or destroy this Deed of Trust OR THE NOTE which it secures. Both must be delivered to the Trustee before cancellation will be made.



200511160127
Skagit County Auditor