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Portland, OR 97208-5140



199909080016
Kathy Hill, Skagit County Auditor
9/8/1999 Page 1 of 2 11:17:46AM

State of Washington

Space Above This Line For Recording Data

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

6032489 8001

19992211320470

1. **DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is
08-19-1999 and the parties are as follows:

TRUSTOR ("Grantor"):

SIDNEY MCHARG AND JUDITH A. MCHARG, HUSBAND AND WIFE.

whose address is:

13161 DEANE DRIVE ANACORTES, WA 98221

TRUSTEE: WELLS FARGO BANK (ARIZONA), N.A., 4832 East McDowell Rd., Phoenix, AZ 85008

BENEFICIARY ("Lender"): WELLS FARGO BANK, N.A.

18700 NW Walker Rd., Bldg. 92

Beaverton, OR 97006

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is 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:

A TRACT OF LAND IN GOVERNMENT LOT 4, SECTION 11, TOWNSHIP 34 NORTH, RANGE 1 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS:
BEGINNING AT A POINT ON THE WEST LINE OF SAID LOT 4 A DISTANCE OF 1,653.93 FEET NORTH OF THE SOUTHWEST CORNER THEREOF;
THENCE NORTH 4 DEGREES 09' EAST ALONG THE WEST LINE OF SAID LOT 4 A DISTANCE OF 200.00 FEET;
THENCE SOUTH 85 DEGREES 51' EAST A DISTANCE OF 487.13 FEET TO THE SHORE OF LAKE ERIE; THENCE SOUTHEASTERLY ALONG THE SHORE OF SAID LAKE ERIE TO A POINT WHICH BEARS SOUTH 85 DEGREES 51' EAST A DISTANCE OF 535.88 FEET FROM THE POINT OF BEGINNING; THENCE NORTH 85 DEGREES 51' WEST A DISTANCE OF 535.88 FEET TO THE POINT OF BEGINNING; EXCEPT THAT PORTION LYING BELOW THE LINE OF ORDINARY HIGH WATER; IF ANY. SITUATE IN SKAGIT COUNTY, WASHINGTON.

with the address of 13161 DEANE DRIVE ANACORTES, WA 98221

and parcel number of R19125

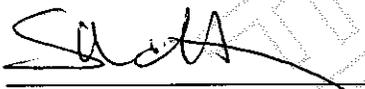
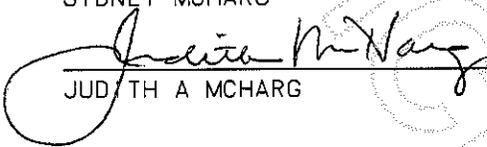
, together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.

3. **MAXIMUM OBLIGATION AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$ 90,000.00 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 30 years from the date of the Secured Debt, or such lesser period as may be provided. The Secured Debt is a revolving line of credit.

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 06, 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.

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).

		8/24/99
SIDNEY MCHARG	Grantor	Date
		8/24/99
JUDITH A MCHARG	Grantor	Date
	Grantor	Date
	Grantor	Date

ACKNOWLEDGMENT:

(Individual)

STATE OF Washington, COUNTY OF Skagit } ss.

I hereby certify that I know or have satisfactory evidence that Sidney Mcharg & Judith A. Mcharg

_____ 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: 8-24-99

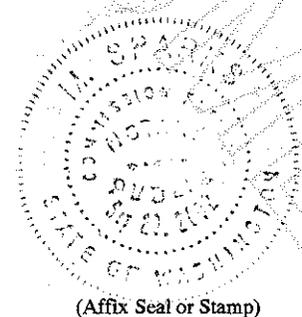


(Signature)

M. Sparks

(Print name and include title)

My appointment expires: 9-29-02



(Affix Seal or Stamp)