



199909270108

Kathy Hill, Skagit County Auditor
9/27/1999 Page 1 of 2 12:20:31PM**Return Address:**

When Recorded Return to:
 Nationwide Recording Service
 17352 Daimler Street, Ste 200
 Irvine, CA 92614 **DATAPRO**
 Code: WFD

State of Washington

Space Above This Line For Recording Data

SHORT FORM DEED OF TRUST

6060357 8001

19992512200519

(With Future Advance Clause)

- 1. DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is
 09-15-1999 and the parties are as follows:

TRUSTOR ("Grantor"):
 BERNICE HOCHFELD, AN UNMARRIED WOMAN

whose address is:

4704 CAMANO PL 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:

LOT 166, 'CLEARIDGE DIV II', AS PER PLAT RECORDED IN VOLUME 13 OF PLATS,
 PAGES 57, 58 AND 59, RECORDS OF SKAGIT COUNTY, WASHINGTON.


with the address of 4704 CAMANO PLACE ANACORTES, WA 98221
 and parcel number of 4449-000-166-0001, 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 \$ 132,000.00 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).

 BERNICE HOCHFELD	Grantor	9-15-99 Date
_____	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

Bernice Hochfeld
_____ 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: 9-15-99

Marsha L Rowland

(Signature)

Marsha L ROWLAND-NOTARY

(Print name and include title)

My appointment expires: 09-29-00

(Affix Seal or Stamp)



199909270108

Kathy Hill, Skagit County Auditor

9/27/1999 Page 2 of 2 12:20:31PM