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Kathy Hill, Skagit County Auditor  
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State of Washington

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6286537 2001  
20001182200072

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is

05-05-2000

and the parties are as follows:

TRUSTOR ("Grantor"):

MARK R. CORNISH AND SANDRA A. CORNISH, HUSBAND AND WIFE

whose address is:

20059 PARK RIDGE LN SEDRO WOOLLEY, WA 98284

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:

THE FOLLOWING DESCRIBED REAL PROPERTY LOCATED IN THE CITY OF SEDRO WOOLLEY, COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

PARCEL A:

LOT 11 OF THAT CERTAIN 5 ACRE PARCEL MAP NO. 518-81, ENTITLED HIDDEN MEADOWS, APPROVED JULY 6, 1981 AND RECORDED JULY 7, 1981 IN VOLUME 5 OF SHORT PLATS, PAGES 91, 92, AND 93, UNDER AUDITOR'S FILE NO. 8107070003, RECORDS OF SKAGIT COUNTY, WASHINGTON, MORE COMPLETELY DESCRIBED ON EXHIBIT A

with the address of 20059 PARK RIDGE LN SEDRO WOOLLEY, WA 98284

and parcel number of P50627

, 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 \$ 24,900.00 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 05-15-2010

**Exhibit A**

Acaps: 20001182200072

THE FOLLOWING DESCRIBED REAL PROPERTY LOCATED IN THE CITY OF SEDRO WOOLLEY, COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

**PARCEL A:**

LOT 11 OF THAT CERTAIN 5 ACRE PARCEL MAP NO. 518-81, ENTITLED HIDDEN MEADOWS, APPROVED JULY 6, 1981 AND RECORDED JULY 7, 1981 IN VOLUME 5 OF SHORT PLATS, PAGES 91, 92, AND 93, UNDER AUDITOR'S FILE NO. 8107070003, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING A PORTION OF SECTION 32 AND 33, TOWNSHIP 36 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN AND SECTION 4, TOWNSHIP 35 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN.

TOGETHER WITH THAT PORTION OF LOT 10 OF THAT CERTAIN 5 ACRE PARCEL MAP NO. 518-81 ENTITLED HIDDEN MEADOWS APPROVED JULY 6, 1981, AND RECORDED JULY 7, 1981, IN VOLUME 5 OF SHORT PLATS, PAGES 91, 92, AND 93, UNDER AUDITOR'S FILE NO. 8107070003, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING A PORTION OF SECTIONS 32 AND 33, TOWNSHIP 36 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN AND SECTION 4, TOWNSHIP 35 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF SAID LOT 10; THENCE SOUTH  $01^{\circ}35'41''$  WEST, ALONG THE EAST LINE THEREOF A DISTANCE OF 201.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH  $76^{\circ}28'51''$  WEST PARALLEL WITH THE NORTH LINE OF SAID LOT 10 A DISTANCE OF 82.00 FEET; THENCE SOUTH  $01^{\circ}35'41''$  WEST PARALLEL WITH THE EAST LINE OF SAID LOT 10 A DISTANCE OF 137.00 FEET; THENCE SOUTH  $76^{\circ}28'51''$  EAST A DISTANCE OF 82.00 FEET; THENCE NORTH  $01^{\circ}35'41''$  EAST A DISTANCE OF 137.00 FEET TO THE TRUE POINT OF BEGINNING.

EXCEPT THE FOLLOWING DESCRIBED PARCELS:

1.

THAT PORTION OF LOT 11 OF THAT CERTAIN 5 ACRE PARCEL MAP NO. 518-81 ENTITLED HIDDEN MEADOWS, APPROVED JULY 6, 1981 AND RECORDED JULY 7, 1981, IN VOLUME 5 OF SHORT PLATS, PAGES 91, 92, AND 93, UNDER AUDITOR'S FILE NO. 8107070003, RECORDS OF SKAGIT COUNTY, WASHINGTON BEING A PORTION OF SECTIONS 32 AND 33, TOWNSHIP 36 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN, AND SECTION 4, TOWNSHIP 35 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 11; THENCE SOUTH  $01^{\circ}35'41''$  WEST ALONG THE WEST LINE THEREOF A DISTANCE OF 50.00 FEET; THENCE SOUTH  $76^{\circ}28'51''$  EAST PARALLEL WITH THE NORTH LINE OF SAID LOT 11 A DISTANCE OF 259.03 FEET, MORE OR LESS, TO THE EAST LINE OF SAID LOT 11; THENCE NORTH  $01^{\circ}35'41''$  EAST ALONG THE EAST LINE OF SAID LOT 11 A DISTANCE OF 50.00 FEET TO THE NORTH LINE OF SAID LOT 11; THENCE NORTH  $76^{\circ}28'51''$  WEST A DISTANCE OF 259.03 FEET, ALONG SAID NORTH LINE TO THE POINT OF BEGINNING.

2.

THAT PORTION OF LOT 11 LYING SOUTHERLY OF PARK RIDGE LANE OF THAT CERTAIN 5 ACRE PARCEL, MAP NO. 518-81, ENTITLED HIDDEN MEADOWS APPROVED JULY 6,



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1981, AND RECORDED JULY 7, 1981 IN VOLUME 6 OF SHORT PLATS, PAGES 91, 92, AND 93, UNDER AUDITOR'S FILE NO. 8107070003, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING A PORTION OF SECTIONS 32 AND 33, TOWNSHIP 36 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN AND SECTION 4 TOWNSHIP 35 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN, LYING NORTHWESTERLY AND SOUTHWESTERLY OF THE FOLLOWING DESCRIBED LINE:

BEGINNING AT THE ITERSECTION OF THE WEST LINE OF SAID LOT 11, WITH THE SOUTHERLY LINE OF PARK RIDGE LANE, AS SHOWN ON THE FACE OF SAID SHORT PLAT; THENCE SOUTH 62°10'15" EAST ALONG THE SOUTHERLY LINE OF SAID PARK RIDGE LANE A DISTANCE OF 6.00 FEET TO THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE SOUTH 27°49'45" WEST PARALLEL WITH THE NORTHWESTERLY LINE OF SAID LOT 11 A DISTANCE OF 70.00 FEET; THENCE SOUTHEASTERLY IN A STRAIGHT LINE TO A POINT ON THE EASTERLY LINE OF SAID LOT 11 A DISTANCE OF 19.0 FEET NORTHEASTERLY OF THE MOST SOUTHERLY CORNER OF SAID LOT 11 AND THE TERMINUS OF THIS LINE DESCRIPTION.

PARCEL B:

AN EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER , UNDER, AND ACROSS CERTAIN ROADWAYS, SHOWN AS TRACT A ON THE FACE OF SAID SHORT PLAT NO. 518-81, AND AS SET FORTH IN DECLARATION OF EASEMENTS, COVENANTS, AND ROAD MAINTENANCE AGREEMENT RECORDED UNDER AUDITOR'S FILE NO. 8109140012, RECORDS OF SKAGIT COUNTY, WASHINGTON.



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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).

<u>Mark R Cornish</u>		<u>5-8-00</u>
MARK R CORNISH	Grantor	Date
<u>Sandra A. Cornish</u>		<u>5-8-00</u>
SANDRA A CORNISH	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

MARK R. CORNISH & SANDRA A. CORNISH  
\_\_\_\_\_ 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: 5-8-00

M. Sparks  
(Signature)

M. Sparks  
(Print name and include title)

My appointment expires: 9-29-02

(Affix Seal or Stamp)