



200111050118

, Skagit County Auditor

11/5/2001 Page 1 of 2 10:24:29AM

When recorded mail to:
Fidelity National
Loan Portfolio Solutions
15661 Redhill Ave. Suite 200
Tustin, CA 92780 Code: WFD

Return Address:
WELLS FARGO BANK, N.A.
P.O. BOX 5140
PORTLAND, OR 97208
LLEN PERFECTION

State of Washington

Space Above This Line For Recording Data

REFERENCE # 20012782600056 ACCOUNT #: 0651-651-1523422-0001

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is 10/12/2001 and the parties are as follows:

TRUSTOR ("Grantor"):

STEPHEN A. FLAHERTY, A MARRIED MAN WHO ACQUIRED TITLE AS STEPHEN A. FLAHERTY, A SINGLE PERSON

whose address is:

1912 36TH ST ANACORTES, WA, 98221

TRUSTEE: Wells Fargo Financial National Bank
c/o Specialize Service

401 West 24th Street, National City, CA 91950

BENEFICIARY ("Lender"): WELLS FARGO BANK, N.A.
P.O. BOX 5140
PORTLAND, OR 97208

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 ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON:

LOT 75, 'PLAT OF HORIZON HEIGHTS DIVISION NO. IV', AS PER PLAT FILED IN VOLUME 16 OF PLATS, PAGES 105 AND 106, RECORDS OF SKAGIT COUNTY,

WASHINGTON. ABBREVIATED LEGAL: N/A

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

with the address of 1912 36TH ST. ANACORTES, WA 98221

and parcel number of P108767

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.

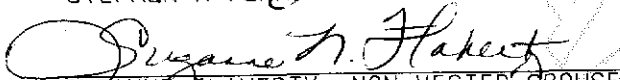
3. **MAXIMUM OBLIGATION LIMIT AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$25,000.00 together with all interest thereby accruing, as set forth in the promissory note, revolving line of credit agreement, contract, guaranty or other evidence of debt ("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 11/05/2006
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 6, 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).


STEPHAN A. FLAHERTY

Grantor

16 Oct 01
Date


SUZANNE FLAHERTY, NON-VESTED SPOUSE

Grantor

10-16-01
Date

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

ACKNOWLEDGMENT:

(Individual)

STATE OF Washington, COUNTY OF Island } ss.

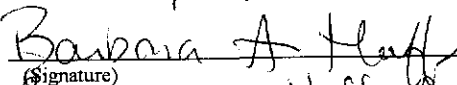
I hereby certify that I know or have satisfactory evidence that

Stephen A & Suzanne Flaherty

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: 10/16/01


(Signature)

Barbara A. Huff - Personal Banker
(Print name and include title)

My Appointment expires: 08/29/04

EQ249B (10/2000)



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