



200206070026

Skagit County Auditor

6/7/2002 Page 1 of 2 10:18AM

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 31557~~
~~BILLINGS, MT 59107~~
~~DOCUMENT MANAGEMENT~~
State of Washington

Space Above This Line For Recording Data

REFERENCE # 20021307200172 ACCOUNT #: 0654-654-2575426-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is
05/15/2002
and the parties are as follows:

TRUSTOR ("Grantor"):

MICHAEL K. SAUNDERS AND JEWELL E. M. SAUNDERS, HUSBAND AND WIFE

whose address is:

4518 BLAKELY DR 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 31557
BILLINGS, MT 59107

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 31, PLAT OF WOODRIDGE ESTATES, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 16 OF PLATS, PAGES 184-186, 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 4518 BLAKELY DRIVE ANACORTES, WA 98221

and parcel number of P111 880

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 \$30,000.00 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 05/15/2042
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).

Michael K Saunders
MICHAEL K SAUNDERS

Grantor

5/15/02
Date

Jewell E M Saunders
JEWELL E. M. SAUNDERS

Grantor

5/15/02
Date

Grantor

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

Michael K. Saunders and Jewell E M Saunders
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: 5.15.02

(Signature)

(Print name and include title)

My Appointment expires:

July 12, 2005

EQ249B (3/2002)



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6/7/2002 Page 2 of 2 10:18AM

