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Skagit County Auditor 7/15/2002 Page

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. P -0 - B0X -31657 BHEETNES, MT 59107 **DOCUMENT MANAGEMENT** State of Washington

Space Above This Line For Recording Data

REFERENCE # 20021787400152

ACCOUNT #: 0654-654-3175510-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is 07/01/2002 and the parties are as follows:

TRUSTOR ("Grantor"): BRAD BRECKENRIDGE AND TERRI L. BRECKENRIDGE, HUSBAND AND WIFE

whose address is:

1017 23RD 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 31657 BILLINGS, MT 59107

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 SKAGTT , State of Washington, described as follows:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT,

STATE OF WASHINGTON, TO-WIT:

LOTS 8, 9, 10, BLOCK 8, 'FIRST ADDITION TO THE CITY OF ANACORTES', AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 24, RECORDS OF SKAGET COUNTY. ABBREVIATED LEGAL: N/A

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

with the address of 1017 23RD ST ANACORTES, WA 98221 together with all rights, easements, appurtenances, and parcel number of P57217 royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all

WASHINGTON - DEED OF TRUST

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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. MAXIMUM OBLIGATION LIMIT AND SECURED DEBT. The total amount which this Security Instrument will secure shall not exceed \$60,000.00 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 07/01/2042 By the delivery and execution of this Security Instrument, MASTER FORM DEED OF TRUST. 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 in Book 1626 at Page 0614 of the Official Records 9702060051 in the Office of the Auditor of SKAGIT County, State of Washington, are hereby incorporated into, and shall govern, this Security Instrument. USE OF PROPERTY. The property subject to this Security Instrument is not used principally for agricultural or farming purposes. RIDERS. If checked, the following are applicable to this Security Instrument. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument. N/A Third Party Rider N/A Leasehold Rider N/A Other 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). Grantor Date Grantor Date Grantor Date Grantor Date Grantor Date Grantor Date ACKNOWLEDGMENT: (Individual) STATE OF COUNTY OF I hereby certify that I know of have satisfactory evidence that is/are the person(s) who appeared before me and said person(s) acknowledged that he/she/they signed this instrument and

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 in entioned in the instrument.

Dated: 1-02

(Signature) \

Vicky Lee

(Print name and include title)
My Appointment expires: 4/25/01

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