



200210150046

Skagit County Auditor

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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 # 20022107400143 ACCOUNT #: 0654-654-3898172-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is
08/28/2002 and the parties are as follows:

TRUSTOR ("Grantor"):

GEORGE TEREK AND MARGARITA TEREK, HUSBAND AND WIFE

whose address is:

15021 GIBRALTER RD 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:

SEE ATTACHED EXHIBIT A

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

THAT EAST HALF OF LOT 4, AND ALL OF LOT 5, EXCEPT THE NORTHEASTERLY 8 FEET THEREOF, BLOCK 3, RENSINK-WHIPPLE SALMON BEACH TRACTS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 5 OF PLATS, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A

with the address of 15021 GIBRALTER RD ANACORTES, WA 982211064
and parcel number of 398300-3-005-0004 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 \$200,000.00 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 08/28/2042.
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.

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.

- ☒ Third Party Rider
☒ Leasehold Rider
☒ 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).

<u>George Terak</u>	Grantor	<u>8/30/02</u>
		Date
<u>Margarita Terak</u>	Grantor	<u>9-5-02</u>
		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

George Terak

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: 8-30-02

(Signature) M. Sparks

(Print name and include title)

My Appointment expires: 9-29-02

EQ249B (06/20)



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ACKNOWLEDGMENT:

(Individual)

STATE OF Washington, COUNTY OF Skagit } ss.

I hereby certify that I know or have satisfactory evidence that

MARGARITA TEREK

_____ 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: 9-5-02

(Signature)

M. Sparks
(Print name and include title)

My Appointment expires: 9-29-02

EQ249B (06/2002)

(Affix Seal or Stamp)



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EXHIBIT A

ACAPS:20022107400143

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

PARCEL A:

THAT EAST HALF OF LOT 4, AND ALL OF LOT 5, EXCEPT THE NORTHEASTERLY 8
FEET THEREOF, BLOCK 3, RENSINK-WHIPPLE SALMON BEACH TRACTS, ACCORDING
TO
THE PLAT THEREOF RECORDED IN VOLUME 5 OF PLATS, PAGE 55, RECORDS OF
SKAGIT COUNTY, WASHINGTON;

EXCEPT ALL THAT PORTION THEREOF, IF ANY, LYING SOUTHEASTERLY OF THE
MEANDER LINE.

PARCEL B:

THAT PORTION OF THE WEST HALF OF LOT 4, BLOCK 3, RENSINK-WHIPPLE SALMON
BEACH TRACTS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 5 OF
PLATS, PAGE 55, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS
FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF LOT 3;
THENCE NORTH 62 DEGREES 20 MINUTES 00 SECONDS EAST ALONG THE NORTH LINE
OF SAID BLOCK 3, FOR 75.68 FEET TO THE NORTHEAST CORNER OF THE WEST
HALF
OF SAID LOT 4;
THENCE SOUTH 30 DEGREES 20 MINUTES 00 SECONDS EAST ALONG THE EAST LINE
OF
SAID WEST HALF OF LOT 4, FOR 122.75 FEET TO THE TRUE POINT OF
BEGINNING;
THENCE CONTINUING SOUTH 30 DEGREES 20 MINUTES 00 SECONDS EAST 16.90
FEET;
THENCE SOUTH 58 DEGREES 36 MINUTES 14 SECONDS WEST 2.95 FEET;
THENCE NORTH 31 DEGREES 55 MINUTES 12 SECONDS WEST 16.99 FEET;
THENCE NORTH 60 DEGREES 07 MINUTES 46 SECONDS EAST 3.42 FEET TO THE
TRUE
POINT OF BEGINNING.

SITUATE IN SKAGIT COUNTY, WASHINGTON.



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