



200210310071
Skagit County Auditor

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Recording Requested by:
Wells Fargo Bank
When Recorded Return to: Fidelity National LPS
P. O. BOX 19523
Irvine, CA 92623-9523
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State of Washington

Space Above This Line For Recording Data

REFERENCE # 20022807000101 ACCOUNT #: 0654-654-4489330-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is
10/15/2002
and the parties are as follows:

TRUSTOR ("Grantor"):

CRISTINE S. CAMERON, A SINGLE WOMAN

whose address is:

3715 COMMERCIAL AVE 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 PROPERTY LOCATED IN THE CITY OF ANACORTES, COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

A TRACT OF LAND IN GOVERNMENT LOT 2, SECTION 30, TOWNSHIP 35 NORTH, RANGE 2 EAST, WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS:

MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT A

with the address of 3715 COMMERCIAL AVE ANACORTES, WA 98221
and parcel number of 33124 together with all rights, easements, appurtenances,
royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all

EXHIBIT A
ACAPS 20022807000101

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

A TRACT OF LAND IN GOVERNMENT LOT 2, SECTION 30, TOWNSHIP 35 NORTH, RANGE
2 EAST, WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE EAST LINE OF COMMERCIAL AVENUE IN THE CITY OF
ANACORTES, 120.0 FEET; NORTH 2 DEGREES 11' 30" WEST OF THE INTERSECTION
OF SAID EAST LINE OF COMMERCIAL AVENUE WITH THE SOUTH LINE OF GOVERNMENT
LOT 2, THENCE NORTH 2° 11'30" WEST ALONG THE EAST LINE OF SAID COMMERCIAL
AVENUE 53.0 FEET; THENCE SOUTH 09°40' EAST PARALLEL WITH THE SOUTH LINE
OF SAID GOVERNMENT LOT 2, 190.0 FEET TO A LINE THAT IS PARALLEL TO AND
520.4 FEET EAST OF THE WEST LINE OF GOVERNMENT LOT 2, THENCE SOUTH 0°21'
EAST PARALLEL WITH THE WEST LINE OF GOVERNMENT LOT 2, 52.97 FEET; THENCE
NORTH 09°40' WEST, 188.35 FEET TO THE POINT OF BEGINNING.



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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.

- 3. **MAXIMUM OBLIGATION LIMIT AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$20,000.00 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 10/15/2042
- 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.

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).

Christine S. Cameron _____ 10/16/02
 CRISTINE S CAMERON Grantor Date
 _____ Grantor _____ Date
 _____ Grantor _____ Date



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ACKNOWLEDGMENT:

(Individual)
 STATE OF Washington, COUNTY OF Skagit } ss.
 I hereby certify that I know or have satisfactory evidence that Christine S. Cameron
 _____ 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: 10-16-02
Margie Ann Rowland
(Signature)

Margie Ann Rowland
(Print name and include title)

My Appointment expires: July 12, 2005

EQ249B (06/2002)



ILLEGIBLE NOTARY SEAL DECLARATION

I CERTIFY UNDER PENALTY OF PERJURY THAT THE NOTARY SEAL ON THE DOCUMENT TO WHICH THIS STATEMENT IS ATTACHED READS AS FOLLOWS:

Name of Notary:

Myelia Ann Rowland

Commission Number:

123456789/A

Commission Expires:

7-12-05

Date & Place of Notary Execution:

10-16-02 Skagit County, WA

Date & Place of This Execution:

10-18-02 **Washington County, OR**

Robert Lopez

Signature

WELLS FARGO BANK, N.A.

Revised 7-17-00



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