



200212160181

Skagit County Auditor

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Requested By: Wells Fargo Home Equity

**When Recorded Mail to:**

**Fidelity National -LPS**

P.O. BOX 19523 IRVINE CA 92623-9523

**WFSRP1**

WELLS FARGO HOME EQUITY  
State of Washington

Space Above This Line For Recording Data

**REFERENCE #** 20022947000147 **ACCOUNT #:** 0654-654-4982207-0001

## **SHORT FORM DEED OF TRUST**

**(With Future Advance Clause)**

- 1. DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is  
11/18/2002  
and the parties are as follows:

**TRUSTOR ("Grantor"):**

FERGUS M. BLACK AND LAVERDA A. BLACK, HUSBAND AND WIFE

whose address is:

3849 BIZ POINT 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

with the address of 3849 BIZ POINT RD ANACORTES, WA 98221

and parcel number of P68373

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

20022947000147

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

ALL OF LOT 10 AND ALSO THAT PORTION OF LOT 11, RANCHO SAN JUAN DEL MAR, SUBDIVISION NO. 6, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7 OF PLATS, PAGES 28, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE MOST SOUTHEASTERLY CORNER OF SAID LOT 11 AND THE WESTERLY LINE OF THE COUNTY ROAD; THENCE NORTH 55 DEGREES 00 MINUTES WEST ALONG THE SOUTHWESTERLY LINE OF SAID LOT 11, A DISTANCE OF 182.99 FEET TO THE MOST SOUTHWESTERLY CORNER OF SAID LOT 11; THENCE NORTH 10 DEGREES 16 MINUTES EAST ALONG THE WESTERLY LINE OF SAID LOT 11 TO THE NORTHWEST CORNER THEREOF; THENCE SOUTH 60 DEGREES 54 MINUTES EAST ALONG THE NORTHERLY LINE OF SAID LOT 11, A DISTANCE OF 30 FEET; THENCE SOUTH 10 DEGREES 16 MINUTES WEST A DISTANCE OF 83 FEET, MORE OR LESS, TO A POINT ON A LINE WHICH IS 5 FEET NORTHEASTERLY OF AND PARALLEL WITH THE SOUTHWESTERLY LINE OF SAID LOT 11; THENCE SOUTH 55 DEGREES 00 MINUTES EAST ALONG A LINE WHICH IS 5 FEET NORTHEASTERLY OF AND PARALLEL WITH THE SOUTHWESTERLY LINE OF SAID LOT 11, TO THE WESTERLY LINE OF SAID COUNTY ROAD; THENCE SOUTHERLY ALONG THE WESTERLY LINE OF SAID COUNTY ROAD 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 \$123,200.00 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 12/03/2017
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).

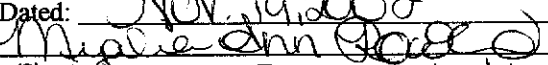
 FERGUS M. BLACK	Grantor	<u>11/18/02</u> Date
 LAVERDA A. BLACK	Grantor	<u>11/18/02</u> Date
_____	Grantor	_____ Date



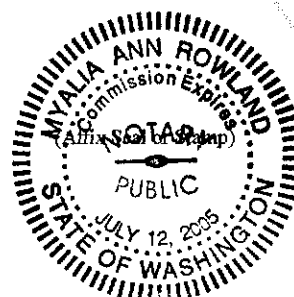
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**ACKNOWLEDGMENT:**

(Individual)  
STATE OF Washington, COUNTY OF Skagit } ss.  
I hereby certify that I know or have satisfactory evidence that Fergus M. Black  
Laverda A. Black 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: Nov. 19, 2002  
  
(Signature)  
Myalia Ann Rowland Notary  
(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: Myalia ann Rowland

Commission Number: N/A

Commission Expires: July 12, 2005

Date & Place of Notary Execution: November 19, 2002 Skagit, WA

Date & Place of This Execution: November 23, 2002 Washington County, OR

April Chong Smith

**Signature**

APRIL CHONG SMITH

WELLS FARGO BANK, N.A.

Revised 7-17-00



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