



200301020028

Skagit County Auditor

1/2/2003 Page

1 of

4 10:34AM

Recording Requested by:

Wells Fargo Bank

When Recorded Return to: Fidelity National LPS

P. O. BOX 19523

Irvine, CA 92623-9523

Code: WFD

State of Washington

Space Above This Line For Recording Data

REFERENCE # 20023111543490

ACCOUNT #: 0654-654-4985729-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

- 1. DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is

11/18/2002

and the parties are as follows:

TRUSTOR ("Grantor"): GEORGE TEREK AND MARGARITA TEREK, HUSBAND AND WIFE.

whose address is:

15021 GIBRALTER RD PO BOX 106 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 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, RENNSINK-WHIPPLE SALMON BEACH TRACTS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 5 OF PLATS, PAGE 55, RECORDS OF SKAGIT COUNTY, WASHINGTON; MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A

with the address of 15021 GIBRALTER RD ANACORTES, WA 982211064

and parcel number of 9611150102

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 20023111543490

PARCEL A:

THE 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:

COMMNECING AT THE NORTHWEST CORNER OF LOT 3;
THENCE NORTH 62°20'00" 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°20'00" 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°20'00" EAST 16.90 FEET;
THENCE SOUTH 58°36'14" WEST 2.95 FEET;
THENCE NORTH 31°55'12" WEST 16.99 FEET;
THENCE NORTH 60°07'46" EAST 3.42 FEET TO THE TRUE POINT OF BEGINNING.

SITUATE IN SKAGIT COUNTY, WASHINGTON.



200301020028

Skagit County Auditor

1/2/2003 Page

2 of

4 10:34AM

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 \$50,000.00 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 11/18/2042
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>11-18-02</u>
GEORGE TEREK		Date
<u>Margarita Terak</u>	Grantor	<u>11-18-02</u>
MARGARITA TEREK		Date
_____	Grantor	_____
_____	Grantor	_____
_____	Grantor	_____
_____	Grantor	_____
_____	Grantor	_____

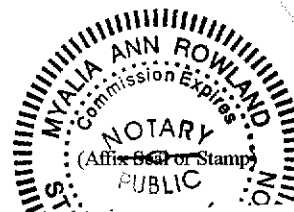
ACKNOWLEDGMENT:

(Individual)
STATE OF Washington, COUNTY OF Skagit } ss.
I hereby certify that I know or have satisfactory evidence that
George Terak / margarita 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: 11-18-02
Myalia Ann Rowland
(Signature)
Myalia 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: Myalia Ann Rowland

Commission Number: N/A

Commission Expires: July 12, 2005

Date & Place of Notary Execution: Skagit, Washington 11/19/02

Date & Place of This Execution: 11/25/02 Washington County, OR

Susan Johnson
Signature

WELLS FARGO BANK, N.A.

Revised 7-17-00



200301020028

Skagit County Auditor