



200301130250

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
Code: WFD

State of Washington

Space Above This Line For Recording Data

REFERENCE # 20023527400053 ACCOUNT #: 0654-654-5561280-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is
12/27/2002
and the parties are as follows:

TRUSTOR ("Grantor"):

DENISE R. HOLDER, AN UNMARRIED INDIVIDUAL AS HER SEPARATE ESTATE

whose address is:

1211 C 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:

LOTS 11 AND 12, BLOCK 204, MAP OF THE CITY OF ANACORTES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGES 4 THROUGH 7, RECORDS OF SKAGIT COUNTY, WASHINGTON.

ABBREVIATED LEGAL: N/A

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

with the address of 1211 C AVE ANACORTES, WA 98221

and parcel number of P56228

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 \$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 12/27/2042.
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).

----- **FOR CLARIFICATION PURPOSES ONLY** -----

DENISE R HOLDER	Grantor	Date
	Grantor	Date
	Grantor	Date
	Grantor	Date
	Grantor	Date
	Grantor	Date
	Grantor	Date

ACKNOWLEDGMENT:

(Individual)

STATE OF _____, COUNTY OF _____ } ss.

I hereby certify that I know or 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 acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: _____

For clarification purposes, I declare under penalty of perjury, 12/31/02, that this is an exact copy of the original document to which it is attached.

(Signature)

(Print name and include title)

My Appointment exp _____

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OD (Affix Seal or Stamp) Pam Blackwood

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.

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☒ **N/A** Leasehold Rider
☒ **N/A** Other

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<u>Denise R Holder</u> DENISE R HOLDER	Grantor	<u>Dec 27, 2002</u> Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date

ACKNOWLEDGMENT:

(Individual)

STATE OF Washington, COUNTY OF Island } ss.

I hereby certify that I know or have satisfactory evidence that

Denise R. Holder

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: December 27, 2002

Sharon Garrard

(Signature)

SHARON GARRARD

(Print name and include title)

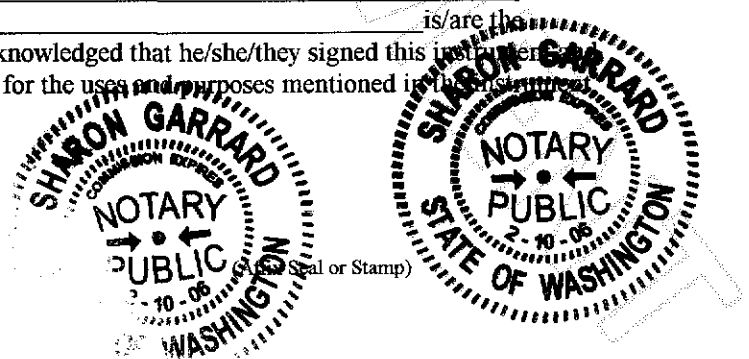
My Appointment expires: 2-10-2006

EQ249B (06/)



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Skagit County Auditor



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: SHARON GARRARD

Commission Number: N/A

Commission Expires: FEBRUARY 10, 2006

Date & Place of Notary Execution: DECEMBER 27, 2002, ISLAND COUNTY, WASHINGTON

Date & Place of This Execution: JANUARY 6, 2003 Washington County, OR

Pam Blackwood

PAM BLACKWOOD

WELLS FARGO BANK, N.A.

Revised 7-17-00



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