



200301210184

Skagit County Auditor

1/21/2003 Page 1 of 2 11:25AM

Recording Requested by:
Wells Fargo Bank
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State of Washington

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REFERENCE # 20023227000390 ACCOUNT #: 0654-654-5616794-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is 12/31/2002 and the parties are as follows:

TRUSTOR ("Grantor"):

DAVID C. SPICER AND JUNGHEE K. SPICER, HUSBAND AND WIFE

whose address is:

13957 SEAWARD LN 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 18, 19 AND 20, BLOCK 3, 'MCNAUGHT'S FIRST ADDITION TO ANACORTES', AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 82, RECORDS OF SKAGIT COUNTY, WASHINGTON.
SITUATED IN SKAGIT COUNTY, WASHINGTON.

SECOND PARCEL NUMBER: 3803-003-020-0100

with the address of 2820 J AVENUE ANACORTES, WA 98221
and parcel number of 3803-003-020-0029 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 \$88,500.00 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 12/31/2042
- 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>David C Spicer</u> DAVID C SPICER AKA DAVID SPICER	Grantor	<u>12/31/02</u> Date
<u>Junghee K Spicer</u> JUNGHEE K SPICER AKA JUNGHEE SPICER	Grantor	<u>12/31/02</u> Date
_____	Grantor	_____ Date

ACKNOWLEDGMENT:

(Individual)
STATE OF Washington, COUNTY OF Skagit } ss.
I hereby certify that I know or have satisfactory evidence that David Spicer
Junghee Spicer 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 3, 2003
Myalia Ann Rowland
(Signature)
Myalia Ann Rowland
(Print name and include title)

My Appointment expires: July 12, 2005



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Skagit County Auditor