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Skagit County Auditor

3/11/2003 Page 1 of 2 11:32AM

Return Address:

Wells Fargo Bank, N.A.
P. O. BOX 31557
BILLINGS, MT 59107
DOCUMENT MANAGEMENT

State of Washington

LAND TITLE COMPANY OF SKAGIT COUNTY

105217

Space Above This Line For Recording Data

REFERENCE # 20030347200118 ACCOUNT #: 0654-654-6673082-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is 03/06/2003 and the parties are as follows:

TRUSTOR ("Grantor"): EUGENE G. EARNEST AND MARY S. EARNEST, HUSBAND AND WIFE

whose address is:

14455 GIBRALTER 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:

THE LAND REFERRED TO IN THIS COMMITMENT IS IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT AND IS DESCRIBED AS FOLLOWS.

THE SOUTH 60 FEET OF LOTS 5 THROUGH 8, INCLUSIVE, BLOCK 130, 'PLAT OF THE TOWNSITE OF GIBRALTER, SKAGIT CO., WASHINGTON, U.S.A.,' AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGES 19 AND 20, RECORDS OF SKAGIT COUNTY, WASHINGTON. TOGETHER WITH ALL MINESOTA STREET, VACATED UNDER AUDITOR'S FILE NO. 8208240015, RECORDS OF SKAGIT COUNTY, WASHINGTON; LYING WESTERLY OF THE EAST LINE OF LOT 5 IN SAID BLOCK 130, EXTENDED SOUTHERLY TO THE NORTH LINE OF BLOCK 110 OF SAID PLAT. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

with the address of 14455 GIBRALTER ROAD ANACORTES, WA 98221 and parcel number of P73606 OR CROSS REFERENCE #16 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 \$318,000.00 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 03/06/2043
- 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>Eugene G Earnest</u> EUGENE G EARNEST	Grantor	<u>3-06-03</u> Date
<u>Mary S Earnest</u> MARY S EARNEST	Grantor	<u>3/16/03</u> Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date

ACKNOWLEDGMENT:

(Individual)
 STATE OF Washington COUNTY OF Skagit } ss.
 I hereby certify that I know or have satisfactory evidence that
Eugene G and Mary S Earnest
 _____ 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: 3-16-03
Myalia Ann Rowland
 (Signature)
Myalia Ann Rowland Notary
 (Print name and include title)
 My Appointment expires: July 12, 2005

