

3/17/2003 Page

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Return Address:

Wells Fargo Bank, N. A.

P. O. BOX 31557

BILLINGS, MT 59107

DOCUMENT MANAGEMENT

State of Washington

Space Above This Line For Recording Data\_\_\_\_

**REFERENCE** # 20030297200133

ACCOUNT #: 0654-654-6167691-1998

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

164-74

1. DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is 02/07/2003 and the parties are as follows:

TRUSTOR ("Grantor"): MYALIA A. ROWLAND, A SINGLE PERSON AND THOMAS E. NICHOLS, A SINGLE PERSON

whose address is:

1412 34TH ST 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:

LOT(S) 4, 5 AND 6 BLOCK 1 HAGADORN AND STEWART FIRST ADDITION TO THE CITY OF ANACORTES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 1 OF PLATS, PAGE(S) 37, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL LOT(S) 4, 5 AND 6 BLOCK 1 HAGADORN AND STEWART, FIRST ADDITION TO THE CITY OR ANACORTES VOLUME 1 PAGE(S) 37

with the address of 1412 34TH ST ANACORTES, WA 982213323
and parcel number of P57257 together with all rights,
easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches,

WASHINGTON - DEED OF TRUST

EQ249A (06/2002)

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. MAXIMUM OBLIGATION LIMIT AND SECURED DEBT. The total amount which this Security Instrument will secure shall not exceed \$30,000.00 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 02/07/2043

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 at Page 0614 9702060051 in Book 1626 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.

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.

N/A	Third Party Rider
ΝA	Leasehold Rider

N/A 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).

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MYALIA A ROWLAND	Grantor	Date ( ) - 7 - < 2 \in 3
THOMAS E NICHOLS	Grantor	Date
	Grantor	Date
THE PARTY OF THE P	Grantor	Date
	Grantor	Date
ACKNOWLEDGMENT: (Individual)	Grantor	Date
STATE OF WASHAGTOW , COUNTY OF , I hereby certify that I know or have satisfactory evidence that AND THOMASE WICHOLS	131AAND MYALIA A ROWLA	iskire the
person(s) who appeared before me and said person(s) acknowledged it to be his/her/their free and voluntary act for pated: Ferromagnetic for the same and include title)  My Appointment expires: 45-2006	wledged that he/she/they s the uses and purposes me  ABER  OTAR  OF WASS	igned this instrument and
2 0 0 3 0 3 1 7 0 0 7 7 Skagit County Auditor 3/17/2003 Page 2 of 2 9:26AM	OF WAS	14 Keringan Millingan
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