

Fidelity



200311180032  
Skagit County Auditor

11/18/2003 Page 1 of 2 9:04AM

Recording Requested by:  
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REFERENCE # 20032827400286 ACCOUNT #: 0651-651-2056925-1998

### SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is 10/20/2003 and the parties are as follows:

TRUSTOR ("Grantor"): WILLIAM T. GHIOTO, AN UNMARRIED MAN AND SHIRLEY M. PIERSON, AN UNMARRIED WOMAN

whose address is: 2106 MARGARET PL MOUNT VERNON, WA 98273

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 4, PLAT OF CRESSMOOR DIVISION NO. 2', AS PER PLAT RECORDED IN VOLUME 12 OF PLATS, PAGE 16, RECORDS OF SKAGIT COUNTY, WASHINGTON.  
ABBREVIATED LEGAL N/A

with the address of 2106 MARGARET PL MOUNT VERNON, WA 982732301 and parcel number of P80743 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 \$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 10/20/2043

**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>William T. Ghoto</u> WILLIAM T GHIOTO	Grantor	<u>10-21-03</u> Date
<u>Shirley M. Pierson</u> SHIRLEY M PIERSON	Grantor	<u>10/21/03</u> Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date

**ACKNOWLEDGMENT:**

(Individual)  
STATE OF Washington, COUNTY OF Snohomish, ss.  
I hereby certify that I know or have satisfactory evidence that William T. Ghoto and Shirley M. Pierson 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: October 21, 2003  
M. Martha Dowty  
(Signature)  
M. Martha Dowty, Notary  
(Print name and include title)  
My Appointment expires: 2-24-2007

