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Skagit County Auditor

11/22/2004 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 # 20042577400917 ACCOUNT #: 0654-654-0467191-1998

### SHORT FORM DEED OF TRUST

(With Future Advance Clause)

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1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is 11/01/2004 and the parties are as follows:

**TRUSTOR ("Grantor"):**  
JAMES F. RICHARDS, JR, WHO ACQUIRED TITLE AS JAMES F. RICHARDS AND  
GILLIAN A. RICHARDS, HUSBAND AND WIFE

whose address is: 13762 ROSARIO 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:

THAT PORTION OF TRACT A, PLAT OF RANCHO SAN JUAN DEL MAR, SUBDIVISION 8, AS PER PLAT RECORDED IN VOLUME 8 OF PLATS, PAGES 34 AND 35, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF SAID TRACT A; THENCE NORTH 32 DEGREES 30 MINUTES EAST ALONG THE WEST LINE OF THE COUNTY ROAD KNOWN AS LATERAL HIGHWAY #4 A DISTANCE OF 265.83 FEET; THENCE SOUTH 63 DEGREES 52 MINUTES WEST A DISTANCE OF 300.76 FEET TO THE SOUTHERLY LINE OF SAID TRACT A; THENCE SOUTH 54 DEGREES 12 MINUTES EAST ALONG SAID SOUTHERLY LINE A DISTANCE OF 156.81 FEET TO THE POINT OF BEGINNING. SITUATE IN SKAGIT COUNTY, WASHINGTON.

with the address of 13762 ROSARIO ROAD ANACORTES, WA 98221  
and parcel number of P68401 together with all rights,  
easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches,  
EQ249A (06/2002) **WASHINGTON - DEED OF TRUST**

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 \$54,730.00 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 11/01/2044
- 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 N/A

**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).

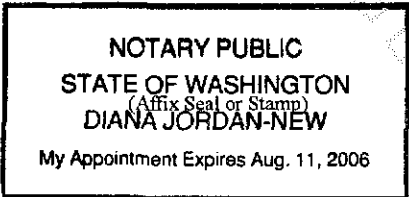
<u>James F Richards, Jr</u>	_____	<u>2 Nov 04</u>
JAMES F RICHARDS, JR	Grantor	Date
<u>Gillian A Richards</u>	_____	<u>02 NOV 04</u>
GILLIAN A RICHARDS	Grantor	Date
_____	Grantor	Date
_____	Grantor	Date
_____	Grantor	Date
_____	Grantor	Date

**ACKNOWLEDGMENT:**

(Individual)  
 STATE OF Washington, COUNTY OF SKAGIT } ss.  
 I hereby certify that I know or have satisfactory evidence that JAMES F. RICHARDS, Jr  
GILLIAN A. RICHARDS 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: Nov. 2/2004

(Signature) Diana Jordan-New  
 (Print-name and include title) Diana Jordan-New  
 My Appointment expires: 8/11/2006



EQ249B (0/2004)

