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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 # 20043202200147 ACCOUNT #: 0650-650-6390595-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is 12/07/2004 and the parties are as follows:

TRUSTOR ("Grantor"): STEVEN E. MONRAD, A MARRIED PERSON

whose address is: 1615 14TH 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. 0. BOX 31557 BILLINGS, MT 59107

For good and valuable consideration, the receipt and sufficiency of which is CONVEYANCE. 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 SKAG+T , State of Washington, described as follows:

LOTS 8 AND 9, BLOCK 10, MUNKS FIRST QUEEN ANNE ADDITION TO ANACORTES, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 3 OF PLATS, PAGE 1, RECORDS OF SKAGIT COUNTY, WASHINGTON.

ABBREVIATED LEGAL: LOTS 8 AND 9, VOLUME 3, PAGE 1

with the address of 1615 14TH STREET ANACORTES, WA 98221 together with all rights, and parcel number of P58049 easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, **WASHINGTON – DEED OF TRUST** EQ249A (12/2004)

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 \$35,000.00 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 12/07/2044
- 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

N/A Third Party Rider

of this Security Instrument.

M/A Leasehold Rider

N/A Other N/A

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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).

4,5000		12-9-04
STEVEN E MONRAD	Grantor	Date
March		12-9.04
ALYSSA D MONRAD, NON-VESTED SPOUSE	Grantor	Date
	Grantor	Date
	Grantor	Date
	Grantor	Date
ACKNOWLEDGMENT: (Individual) STATE OF Washington, COUNTY OF	Grantor	Date
I hereby certify that I know or have satisfactory evidence that SALYSSA D MONRAD	-even E M	istare the
person(s) who appeared before me and said person(s) acknowled	iged that he/she/they	signed this instrument and
acknowledged it to be his/her/their free and voluntary act for the Dated De CAN JOHN MANE MOTOR (Print name and include title) My Appointment expires 19,200	uses and purposes in	entioned in the instrument. Y ANA SSIGN FRANCE CALLER STATE V 19 20 10 10 10 10 10 10 10 10 10 10 10 10 10

EQ249C (12/2004)

