



200501210022

Skagit County Auditor

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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 # 20043457400273 ACCOUNT #: 0651-651-7571291-1998

### SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is 12/27/2004 and the parties are as follows:

TRUSTOR ("Grantor"):  
JOSEPH E. BERENDS AND JANET S. BERENDS, HUSBAND AND WIFE, WHO ACQUIRED TITLE AS JOSEPH E. AND JANET S. BERENDS, HUSBAND AND WIFE

whose address is: 1920 22ND 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:

ISLAND VIEW PARK, WEST 20 FEET OF LOT 27 AND EAST 60 FEET OF LOT 28 SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN JOSEPH E. AND JANET S. BERENDS, HUSBAND AND WIFE BY DEED FROM JANET S. BERENDS FORMERLY KNOWN AS JANET S. PAYNE DATED 3/8/2002 AND RECORDED 3/11/2002 AS INSTRUMENT NO. 200203110159.

with the address of 1920 22ND ST ANACORTES, WA 982212414 and parcel number of 3798-000-028-0008

together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, EQ249A (12/2004)

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 \$60,600.00 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 12/27/2044
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).

Joseph E Berends  
JOSEPH E BERENDS Grantor 12.29.04  
Date

Janet S Berends  
JANET S BERENDS Grantor 12.29.04  
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 Joseph E Berends  
and Janet S Berends 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: December 29, 2004  
Kimberly Ann Kane  
(Signature) KIMBERLY ANN KANE

(Print name and include title)  
My Appointment expires: July 19, 2006

