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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 # 20043657200446 ACCOUNT #: 0651-651-7599528-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is 01/04/2005 and the parties are as follows:

TRUSTOR ("Grantor"):
YURIY RADCHISHIN AND MARINA RADCHISHIN, HUSBAND AND WIFE

whose address is: 2329 E MEADOW BLVD MOUNT VERNON, WA, c/o Specialize Service TRUSTEE: Wells Fargo Financial National Bank 401 West 24th Street, National City, CA 91950

BENEFICIARY ("Lender"): Wells Fargo Bank, N.A. P. O. 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 SKAGIST , State of Washington, described as follows:

LOT 45, THE MEADOW-PHASE II, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 16 OF PLATS, PAGES 1 THROUGH 7, RECORDS OF SKAGIT COUNTY WASHINGTON. ABBREVIATED LEGAL: N/A

with the address of 2329 E MEADOW BLVD MOUNT VERNON, WA 982732390 and parcel number of P106514 together with all easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, **WASHINGTON - DEED OF TRUST** EO249A (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.

- MAXIMUM OBLIGATION LIMIT AND SECURED DEBT. The total amount which this Security Instrument will secure shall not exceed \$57,670.00 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 01/04/2045
- By the delivery and execution of this Security Instrument, MASTER FORM DEED OF TRUST. Grantor Agrees that all provisions and sections of the Master Form Deed of Trust ("Master Form"), as Auditor's File Number inclusive. dated February 1, 1997 and recorded on February 6, 1997 of the Official Records at Page 0614 in Book 1626 9702060051 County, State of Washington, are hereby in the Office of the Auditor of SKAGIT 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

N/A Leasehold Rider

N/A 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).

| WIA KIN | | 1/4/05 |
|--|---|---|
| VURT RADCHISHIN RADCHISHIN | Grantor | 1/4/05 |
| MARINA RADCHISHIN | Grantor | Date |
| | Grantor | Date |
| | Grantor | Date |
| | Grantor | Date |
| ACKNOWLEDGMENT: (Individual) STATE OF Washington, COUNTY OF White | Grantor atcom Riy Rado | Date |
| I hereby certify that I know or have satisfactory evidence that \(\sum_{\alpha} \) | Riy Lade | |
| person(s) who appeared before me and said person(s) acknowledge acknowledged it to be his/her/their free and voluntary act for the use | d that he/she/they es and purposes m | is instrument and entioned in the instrument. |
| Dated: 01.04.2005 | L. | |
| (Signature) 5 C | | |
| HERA FOHENCHENKO PB | NOTARY PUBLIC STATE OF WASHINGTON | |
| (Print name and include title) | VERA TITS SUBJECTION | |
| My Appointment expires: <u>REC 31. 2005</u> | ` | pires Dec. 31: 2005 |

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