



200601300204

Skagit County Auditor

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Return Address:

Wells Fargo Bank, N.A.
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BILLINGS, MT 59107

State of Washington

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REFERENCE # 20052997500098 ACCOUNT #: 0651-651-9099425-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is 11/07/2005 and the parties are as follows:

TRUSTOR ("Grantor"):

DONALD G. REGAS AND PHYLLIS L. REGAS, AS HUSBAND AND WIFE

whose address is: 410 KLINGER ST SEDRO WOOLLEY, WA, 98284

TRUSTEE: Wells Fargo Financial National Bank

2324 Overland Ave. , BILLINGS, MT 59102

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 32, PLAT OF BRICKYARD MEADOWS-DIV, I, ACCORDING TO THE PLAT THEREOF, RECORDED JULY 15, 2002 UNDER AUDITOR S FILE NO. 200207150172, RECORDS OF SKAGIT COUNTY, WASHINGTON LOT 32, PLAT OF BRICKYARD MEADOWS-DIV

with the address of 410 KLINGER SEDRO WOOLLEY, WA 98284

and parcel number of 4796-000-032-0000P119315

together with all rights,

easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches,

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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 \$ 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 11/07/2045
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

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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).

<u>Donald G. Regas</u> DONALD G. REGAS	Grantor	<u>11/8/05</u> Date
<u>Phyllis L. Regas</u> PHYLLIS L. REGAS	Grantor	<u>11/8/05</u> 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

Donald G. Regas and Phyllis L. Regas 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: 11/8/2005

Pamela G. Aldridge
(Signature)
Pamela G. Aldridge Notary
(Print name and include title)

My Appointment expires: 11/20/2005

NOTARY PUBLIC
STATE OF WASHINGTON
(Affix Seal or Stamp)

PAMELA G. ALDRIDGE

My Commission Expires 11/20/2005

