



200602240064

Skagit County Auditor

2/24/2006 Page

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3 9:26AM

Return Address:

Wells Fargo Bank, N.A.
DOCUMENT MANAGEMENT
P. O. BOX 31557
BILLINGS, MT 59107

State of Washington

Space Above This Line For Recording Data

REFERENCE # 20060087500014 ACCOUNT #: 0650-650-0518639-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is 01/27/2006 and the parties are as follows:

TRUSTOR ("Grantor"):

BRENDA R. COWART, A SINGLE PERSON

whose address is: 742 WESTPOINT PL BURLINGTON, WA, 98233

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:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: UNIT 20, 'PLAT OF WESTPOINT CONDOMINIUM', AS RECORDED APRIL 20, 2000, UNDER SKAGIT COUNTY AUDITOR'S FILE NO. 200004200062, AND AMENDED SEPTEMBER 7, 2000, UNDER AUDITOR'S FILE NO. 200009070034. ABBREVIATED LEGAL: UNIT 20, 'WESTPOINT CONDO'

with the address of 742 WEST POINT PLACE BURLINGTON, WA 98233

and parcel number of P116728

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 \$ 16,000.00 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 01/27/2031

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>Brenda R Coward</u> BRENDA R COWARD	Grantor	<u>1/27/06</u> Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date

ACKNOWLEDGMENT:

(Individual)

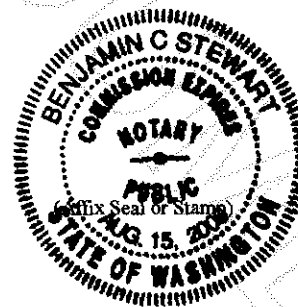
STATE OF WASHINGTON, COUNTY OF SKAGIT } ss.
I hereby certify that I know or have satisfactory evidence that Brenda R Coward ~~is~~ are the

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: 1-27-06

Benjamin C Stewart
(Signature)
Benjamin C. Stewart Notary
(Print name and include title)

My Appointment expires: 3-15-09



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Skagit County Auditor