

2nd



200603210175
Skagit County Auditor

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After Recording Return To:

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Billings, MT 59107-9900

LAND TITLE OF SKAGIT COUNTY

DEED OF TRUST

Grantor(s) TAMMY L. PIETRCZAK, A SINGLE PERSON

Grantee(s) Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104
Trustee: Wells Fargo Financial

Legal Description LOT 32, "SKAGIT HIGHLANDS, DIVISION 1", A PLANNED UNIT DEVELOPMENT, RECORDED ON AUGUST 16, 2005, UNDER AUDITOR'S FILE NUMBER 200508160182, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.

Assessor's Property Tax Parcel or Account Number P123172

Reference Numbers of Documents Assigned or Released

TL

** This Deed of Trust is 2nd and subordinate to Auditors # 200603210174

WADEED - short (06/2002) CDPv.1



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State of Washington
REFERENCE #: 20060651844120

Space Above This Line For Recording Data
Account number: 650-650-1001049-1XXX

SHORT FORM DEED OF TRUST (With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is **MARCH 17, 2006** and the parties are as follows:
TRUSTOR ("Grantor"): **TAMMY L. PIETRCZAK, A SINGLE PERSON** whose address is: **1317 N 19TH, MOUNT VERNON, WASHINGTON 98273**

TRUSTEE: **Wells Fargo Financial National Bank, 2324 Overland Ave, Billings, MT 59102**

BENEFICIARY ("Lender"): **Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104**

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:
Assessor's Property Tax Parcel Account Number(s):
LOT 32, "SKAGIT HIGHLANDS, DIVISION 1", A PLANNED UNIT DEVELOPMENT, RECORDED ON AUGUST 16, 2005, UNDER AUDITOR'S FILE NUMBER 200508160182, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.

This deed of trust is 2nd and subject to a deed of trust securing the note in the amount of \$204,580.00 recording concurrently herewith.

with the address of **620 PYRAMID PEAK PLACE, MOUNT VERNON, WASHINGTON 98273-0000** and parcel number of _ together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, 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 **\$ 38,358.00** 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

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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 **March 17, 2046**.

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 **2/6/1997** as Auditor's File Number **9702060051** in Book **1626** at Page **614** 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.

6. 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).

Tammy Petrzak 3/17/06
Grantor TAMMY L PETRCZAK Date

Grantor Date

Grantor Date

Grantor Date

Grantor Date

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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

TAMMY L PIETRCZAK

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: March 17, 2006

Patricia M. Solie

(Signature) **NOTARY PUBLIC IN AND FOR THE STATE OF WASHINGTON**

RESIDING AT MILL CREEK

PATRICIA M. SOLIE

(Print name) **NOTARY PUBLIC**

My Appointment expires: 10-9-2007

(Affix Seal or Stamp)

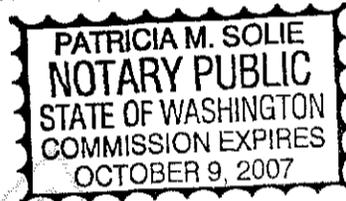


EXHIBIT A

Reference: 20060651844120

Account: 650-650-1001049-1998

Legal Description:

LOT 32, "SKAGIT HIGHLANDS, DIVISION 1", A PLANNED UNIT DEVELOPMENT, RECORDED ON AUGUST 16, 2005, UNDER AUDITOR'S FILE NUMBER 200508160182, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.

TW

Exhibit A, CDP.V1 07/2004



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