



200604210031
Skagit County Auditor

4/21/2006 Page

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State of Washington

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REFERENCE # 20060767500447 ACCOUNT #: 0650-650-1270255-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is 04/05/2006 and the parties are as follows:

TRUSTOR ("Grantor"):
DAVID R. MCCALLUM AND SHARON E. MCCALLUM, HUSBAND AND WIFE

whose address is: 1012 CYPRESS CT 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:

UNIT 33, THE CEDARS, A CONDOMINIUM, ACCORDING TO SECOND AMENDED DECLARATION THEREOF RECORDED JULY 13, 1999, UNDER AUDITOR'S FILE NO. 9907130111, RECORDS OF SKAGIT COUNTY, WASHINGTON, AND SECOND AMENDED SURVEY MAP AND PLANS THEREOF RECORDED IN VOLUME 17 OF PLATS, PAGES 81 THROUGH 85 INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: SECOND AMENDMENT TO THE CEDARS LOT 33 V 17 PP 81

with the address of 1012 CYPRESS COURT BURLINGTON, WA 98233
and parcel number of P112594 together with all rights,
easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches,
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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 \$ 67,000.00 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 04/05/2046
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 **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.

☒ **N/A** Third Party Rider

☒ **N/A** Leasehold Rider

☒ **N/A** 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).

David R. McCallum
DAVID R. MCCALLUM Grantor

04/05/06
Date

SHARON E. MCCALLUM
SHARON E. MCCALLUM Grantor

04/05/06
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 David R. McCallum
and Sharon E. McCallum 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: 04-05-2006

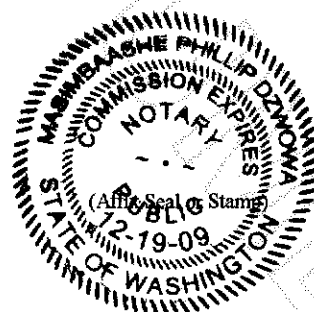
Masimbaashe Phillip Dzwower

(Signature)

Masimbaashe Phillip Dzwower Notary

(Print name and include title)

My Appointment expires: 12-19-2009



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