



200606050117

Skagit County Auditor

6/5/2006 Page

1 of

4 11:30AM

**After Recording Return To:**

Wells Fargo Bank, N.A. Attn: Document Mgt.  
P.O. Box 31557 MAC B6908-012  
Billings, MT 59107-9900

**DEED OF TRUST**

**Grantor(s)** BENJAMIN A. ST. GERMAIN AN UNMARRIED MAN AS HIS SEPARATE ESTATE

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


**Legal Description** THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 72, 'NOOKACHAMP HILLS PUD, PHASE IIA', AS PER PLAT RECORDED SEPTEMBER 15, 2003 UNDER SKAGIT COUNTY AUDITOR'S FILE NO. 200309150157.

**Assessor's Property Tax Parcel or Account Number** P120752

**Reference Numbers of Documents Assigned or Released**

Trustee: Wells Fargo Financial National Bank



Prepared by:   
Wells Fargo Bank, N.A.  
KIMBERLY COOK  
DOCUMENT PREPARATION  
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State of Washington  
REFERENCE #: 20061153320716

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Account number: 650-650-1755438-1XXX

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is MAY 12, 2006 and the parties are as follows:  
TRUSTOR ("Grantor"): **BENJAMIN A. ST. GERMAIN AN UNMARRIED MAN AS HIS SEPARATE ESTATE** whose address is: **23722 NOOKACHAMP HILLS DR, MOUNT VERNON, WASHINGTON 98274**

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): **P120752**  
**THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 72, 'NOOKACHAMP HILLS PUD, PHASE IIA', AS PER PLAT RECORDED SEPTEMBER 15, 2003 UNDER SKAGIT COUNTY AUDITOR'S FILE NO. 200309150157.**

with the address of **23722 NOOKACHAMP HILLS DR, MOUNT VERNON, WASHINGTON 98274** and parcel number of **P120752** 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 **\$ 25,000.00** 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

WADEED - short (06/2002) CDPv.1



200606050117  
Skagit County Auditor

6/5/2006 Page

2 of

4 11:30AM

which are incorporated by reference into this Security Instrument, now or in the future. The maturity date of the Secured Debt is May 12, 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).

*Benjamin A. St. Germain* 5/12/2006  
Grantor **BENJAMIN A. ST. GERMAIN** Date

\_\_\_\_\_  
Grantor Date

\_\_\_\_\_  
Grantor Date

\_\_\_\_\_  
Grantor Date

\_\_\_\_\_  
Grantor Date

WADEED - short (06/2002) CDPv.1



200606050117  
Skagit County Auditor

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

**BENJAMIN A. ST. GERMAIN**

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: May 12, 2006

Allyson C. Yamauchi  
(Signature)

Allyson C. Yamauchi  
(Print name) NOTARY PUBLIC

My Appointment expires: 4-11-2007



WADEED - short (06/2002) CDPv.1



200606050117  
Skagit County Auditor

6/5/2006 Page

4 of

411:30AM