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Skagit County Auditor

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**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**

Trustor(s) RONALD F PANZERO AND BRENDA JOYCE PANZERO, HUSBAND AND WIFE, AS JOINT TENANTS WHO ACQUIRED TITLE AS RON PANZERO AND JOYCE PANZERO, HUSBAND AND WIFE, AS JOINT TENANTS

Trustee(s) Wells Fargo Financial National Bank, 2324 Overland Ave, Billings, MT 59102

*Wells Fargo Bank*  
Legal Description LOTS 9 AND 10, BLOCK 65, 'MAP OF THE CITY OF ANACORTES, SKAGIT COUNTY WASHINGTON', AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 4, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF ANACORTES, COUNTY OF SKAGIT, STATE OF WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN RON PANZERO AND JOYCE PANZERO, HUSBAND AND WIFE BY DEED FROM BRENDA JOYCE PANZERO, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF JUNE IONE SEPAROVICH, DECEASED DATED 9/17/1996 AND RECORDED 9/17/1996 AS INSTRUMENT NO. 9609170047.

Assessor's Property Tax Parcel or Account Number P55346

Reference Numbers of Documents Assigned or Released



Prepared by:  
Wells Fargo Bank, N.A.  
JACOB KREFT-LAMA

18700 NW WALKER RD STE 92  
BEAVERTON, OREGON 97006  
503-614-2439

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State of Washington  
REFERENCE #: 20061777100585

Space Above This Line For Recording Data  
Account number: 651-651-0375246-1XXX

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is JULY 7, 2006 and the parties are as follows:  
TRUSTOR ("Grantor"): **RONALD F PANZERO AND BRENDA JOYCE PANZERO, HUSBAND AND WIFE, AS JOINT TENANTS WHO ACQUIRED TITLE AS RON PANZERO AND JOYCE PANZERO, HUSBAND AND WIFE, AS JOINT TENANTS** whose address is: **1117 3RD ST, ANACORTES, WASHINGTON 98221-1505**

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): **P55346**  
**LOTS 9 AND 10, BLOCK 65, 'MAP OF THE CITY OF ANACORTES, SKAGIT COUNTY WASHINGTON', AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 4, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF ANACORTES, COUNTY OF SKAGIT, STATE OF WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN RON PANZERO AND JOYCE PANZERO, HUSBAND AND WIFE BY DEED FROM BRENDA JOYCE PANZERO, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF JUNE IONE SEPAROVICH, DECEASED DATED 9/17/1996 AND RECORDED 9/17/1996 AS INSTRUMENT NO. 9609170047.**

with the address of **1117 3RD ST, ANACORTES, WASHINGTON 98221** and parcel number of **P55346** 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.

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3. **MAXIMUM OBLIGATION LIMIT AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$ 90,858.31 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 July 7, 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).

Ronald F. Panzero 7/11/06  
Grantor **RONALD F PANZERO** Date

Brenda Joyce Panzero 7/11/06  
Grantor **BRENDA JOYCE PANZERO** Date

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

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

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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

**RONALD F PANZERO And BRENDA JOYCE PANZERO**

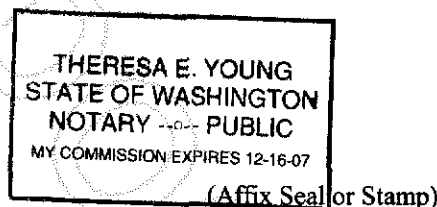
is/are the person(s) who appeared before me and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: July 11, 2006

(Signature)

(Print name) Theresa E Young NOTARY PUBLIC

My Appointment expires: 12-16-07



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