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Skagit County Auditor

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DEED OF TRUST

Trustor(s) STEPHEN Z. HILES AND WENDY A. HILES, HUSBAND AND WIFE

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

Wells Fargo Bank
Legal Description LOT 11, 'PLAT OF COPPER POND PLANNED UNIT DEVELOPMENT,' AS PER PLAT RECORDED IN VOLUME 16 OF PLATS, PAGES 70 THROUGH 72, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN STEPHEN Z. HILES AND WENDY A. HILES, HUSBAND AND WIFE BY DEED FROM DEREK J. LENEY AND ELIZABETH R. LENEY, HUSBAND AND WIFE DATED 7/22/2004 AND RECORDED 7/29/2004 AS INSTRUMENT NO. 2004-07290129.

Assessor's Property Tax Parcel or Account Number P108180

Reference Numbers of Documents Assigned or Released



Prepared by:
Wells Fargo Bank, N.A.
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State of Washington
REFERENCE #: 20061887200162

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Account number: 651-651-0450395-0XXX

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 18, 2006 and the parties are as follows:
TRUSTOR ("Grantor"): **STEPHEN Z. HILES AND WENDY A. HILES, HUSBAND AND WIFE** whose address is: **1801 COPPER POND PL, ANACORTES, WASHINGTON 98221-1153**

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): **P108180**
LOT 11, 'PLAT OF COPPER POND PLANNED UNIT DEVELOPMENT,' AS PER PLAT RECORDED IN VOLUME 16 OF PLATS, PAGES 70 THROUGH 72, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN STEPHEN Z. HILES AND WENDY A. HILES, HUSBAND AND WIFE BY DEED FROM DEREK J. LENEY AND ELIZABETH R. LENEY, HUSBAND AND WIFE DATED 7/22/2004 AND RECORDED 7/29/2004 AS INSTRUMENT NO. 2004-07290129.

with the address of **1801 COPPER POND PL, ANACORTES, WASHINGTON 98221** and parcel number of **P108180** 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 **\$ 63,495.00** 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

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which are incorporated by reference into this Security Instrument, now or in the future. The maturity date of the Secured Debt is AUGUST 1, 2021.

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).

Stephen Z Hiles 7-19-06
Grantor **STEPHEN Z HILES** Date

Wendy C. Hiles 7-19-06
Grantor **WENDY HILES** 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

STEPHEN Z HILES And WENDY A HILES

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 19, 2006

Theresa E Young
(Signature)

Theresa E Young
(Print name) NOTARY PUBLIC

My Appointment expires: 12-16-07

THERESA E. YOUNG
STATE OF WASHINGTON
NOTARY --o-- PUBLIC
MY COMMISSION EXPIRES 12-16-07
(Affix Seal or Stamp)

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