



200608210083
Skagit County Auditor

8/21/2006 Page 1 of 5 10:23AM

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) STEVEN R. GEIGER AND LUCINDA F. GEIGER, HUSBAND AND WIFE

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

Legal Description THAT PORTION OF THE FOLLOWING DESCRIBED PREMISES IN GOVERNMENT LOT 7, SECTION 30, TOWNSHIP 35 NORTH, RANGE 2 EAST OF THE WILLAMETTE MERIDIAN, LYING EASTERLY OF MARINE DRIVE. BEGINNING AT A POINT WHICH IS NORTH 89 DEGREES 25 MINUTES EAST 390.86 FEET AND SOUTH 0 DEGREES 35 MINUTES EAST 491.4 FEET FROM THE NORTHWEST CORNER OF SAID GOVERNMENT LOT; THENCE EAST 472 FEET, MORE OR LESS, TO THE WESTERLY LINE OF OLD COUNTY ROAD; THENCE SOUTHERLY ALONG SAID WESTERLY LINE TO A POINT 780 FEET SOUTH OF THE NORTH LINE OF SAID GOVERNMENT LOT 7, SAID POINT BEING ON THE NORTH LINE OF THOSE PREMISES CONVEYED TO J.A. MITCHELL BY DEED DATED SEPTEMBER 7, 1905, FILED FEBRUARY 15, 1906, AS FILE NO. 55707 AND RECORDED IN VOLUME 61 OF DEEDS AT PAGE 194; THENCE WEST ALONG THE NORTH TO BE CONTINUED ONTO THE ATTACHED EXHIBIT A

Assessor's Property Tax Parcel or Account Number 350230-0-110-0016

Reference Numbers of Documents Assigned or Released

Beneficiaries: Wells Fargo Bank, N.A.



Prepared by:
Wells Fargo Bank, N.A.
ROSE LUPER
DOCUMENT PREPARATION
18700 NW WALKER RD
BEAVERTON, OREGON 97006
503-614-5830

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State of Washington
REFERENCE #: 20061897300152

Space Above This Line For Recording Data
Account number: 651-651-0514034-1XXX

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is AUGUST 1, 2006 and the parties are as follows:
TRUSTOR ("Grantor"): **STEVEN R. GEIGER AND LUCINDA F. GEIGER, HUSBAND AND WIFE**
whose address is: **3904 FIDALGO BAY RD, ANACORTES, WASHINGTON 98221-9629**

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): **350230-0-110-0016**
THAT PORTION OF THE FOLLOWING DESCRIBED PREMISES IN GOVERNMENT LOT 7, SECTION 30, TOWNSHIP 35 NORTH, RANGE 2 EAST OF THE WILLAMETTE MERIDIAN, LYING EASTERLY OF MARINE DRIVE. BEGINNING AT A POINT WHICH IS NORTH 89 DEGREES 25 MINUTES EAST 390.86 FEET AND SOUTH 0 DEGREES 35 MINUTES EAST 491.4 FEET FROM THE NORTHWEST CORNER OF SAID GOVERNMENT LOT; THENCE EAST 472 FEET, MORE OR LESS, TO THE WESTERLY LINE OF OLD COUNTY ROAD; THENCE SOUTHERLY ALONG SAID WESTERLY LINE TO A POINT 780 FEET SOUTH OF THE NORTH LINE OF SAID GOVERNMENT LOT 7, SAID POINT BEING ON THE NORTH LINE OF THOSE PREMISES CONVEYED TO J.A. MITCHELL BY DEED DATED SEPTEMBER 7, 1905, FILED FEBRUARY 15, 1906, AS FILE NO. 55707 AND RECORDED IN VOLUME 61 OF DEEDS AT PAGE 194; THENCE WEST ALONG THE NORTH TO BE CONTINUED ONTO THE ATTACHED EXHIBIT A

with the address of **3904 FIDALGO BAY RD, ANACORTES, WASHINGTON 98221** and parcel number of **350230-0-110-0016** together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas

WADEED - short (06/2002) CDPv.1



200608210083
Skagit County Auditor

EXHIBIT A

Reference: 20061897300152

Account: 651-651-0514034-1998

Legal Description:

THAT PORTION OF THE FOLLOWING DESCRIBED PREMISES IN GOVERNMENT LOT 7, SECTION 30, TOWNSHIP 35 NORTH, RANGE 2 EAST OF THE WILLAMETTE MERIDIAN, LYING EASTERLY OF MARINE DRIVE. BEGINNING AT A POINT WHICH IS NORTH 89 DEGREES 25 MINUTES EAST 390.86 FEET AND SOUTH 0 DEGREES 35 MINUTES EAST 491.4 FEET FROM THE NORTHWEST CORNER OF SAID GOVERNMENT LOT; THENCE EAST 472 FEET, MORE OR LESS, TO THE WESTERLY LINE OF OLD COUNTY ROAD; THENCE SOUTHERLY ALONG SAID WESTERLY LINE TO A POINT 780 FEET SOUTH OF THE NORTH LINE OF SAID GOVERNMENT LOT 7, SAID POINT BEING ON THE NORTH LINE OF THOSE PREMISES CONVEYED TO J.A. MITCHELL BY DEED DATED SEPTEMBER 7, 1905, FILED FEBRUARY 15, 1906, AS FILE NO. 55707 AND RECORDED IN VOLUME 61 OF DEEDS AT PAGE 194; THENCE WEST ALONG THE NORTH LINE OF SAID J.A. MITCHELL TRACT TO A POINT WHICH LIES SOUTH 0 DEGREES 35 MINUTES EAST FROM THE POINT OF BEGINNING; THENCE NORTH 0 DEGREES 35 MINUTES WEST TO THE POINT OF BEGINNING: EXCEPT THAT PORTION OF SAID PREMISES CONVEYED TO THE STATE OF WASHINGTON BY DEED DATED OCTOBER 8, 1958, FILED NOVEMBER 5, 1956 AS FILE NO. 543751 AND RECORDED IN VOLUME 282 OF DEEDS AT PAGE 565. SITUATED IN SKAGIT COUNTY, WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN STEVEN R. GEIGER AND LUCINDA F. GEIGER, HUSBAND AND WIFE BY DEED FROM WESLEY M. HANSEN, PERSONAL REPRESENTATIVE OF THE ESTATE OF CHARLES A. HANSEN, DECEASED, SKAGIT COUNTY PROBATE 97-4002214 DATED 3/13/2003 AND RECORDED 3/31/2003 AS INSTRUMENT NO. 200303310402.



200608210083
Skagit County Auditor

Exhibit A, CDP.V1 07/2004



8/21/2006 Page 3 of 5 10:23AM

Documents Processed 06-07-2006, 10:23:00 AM

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.

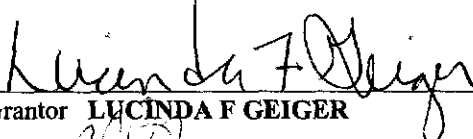
3. **MAXIMUM OBLIGATION LIMIT AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed **\$ 200,000.00** together with all interest thereby accruing, as set forth in the promissory note, revolving line of credit agreement, contract, guaranty or other evidence of 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 **August 1, 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).


Grantor **LUCINDA F GEIGER** 8/2/06
Date


Grantor **STEVEN R GEIGER** 8/2/06
Date

Grantor Date

Grantor Date

WADEED - short (06/2002) CDPv.1



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Skagit County Auditor

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 **LUCINDA F GEIGER And STEVEN R GEIGER** 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: August 2, 2006

Theresa E Young
(Signature)

Theresa E Young
(Print name) **NOTARY PUBLIC**

My Appointment expires: 12-16-07

