



200608210086

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) KEVIN BINGHAM AND DEANA L. BINGHAM, HUSBAND AND WIFE
Grantee: Wells Fargo Bank, N.A.

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

Legal Description PTNS LTS 1 & 12 BLK 4 AND PTN LT 12/ BLK 5 TOWN OF ATLANTA 2 MAPS 50,
SKAGIT CNTY, WASH

Assessor's Property Tax Parcel or Account Number 404300-5-012-0105

Reference Numbers of Documents Assigned or Released

Beneficiary: Wells Fargo Bank, N.A.



Prepared by:
Wells Fargo Bank, N.A.

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

State of Washington
REFERENCE #: 20061523333061

Space Above This Line For Recording Data
Account number: 650-650-2551562-1XXX

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 28, 2006 and the parties are as follows:
TRUSTOR ("Grantor"): **KEVIN BINGHAM AND DEANA L. BINGHAM, HUSBAND AND WIFE**
whose address is: **9690 SAMISH ISLAND RD, BOW, WASHINGTON 98232**

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): 404300-5-012-0105
PTNS LTS 1 & 12 BLK 4 AND PTN LT 12/ BLK 5 TOWN OF ATLANTA 2 MAPS 50, SKAGIT CNTY, WASH

with the address of 9690 SAMISH ISLAND RD, BOW, WASHINGTON 98232 and parcel number of 404300-5-012-0105 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 \$ 500,000.00 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 July 28, 2046.

WADEED - short (06/2002) CDPv.1



200608210086
Skagit County Auditor

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).

KEVIN BINGHAM
Grantor **KEVIN BINGHAM**

8-2-06
Date

DEANA L BINGHAM
Grantor **DEANA L BINGHAM**

8-2-06
Date

Grantor Date

Grantor Date

Grantor Date

Grantor Date

WADEED - short (06/2002) CDPv.1



200608210086
Skagit County Auditor

8/21/2006 Page

3 of

5 10:23AM

Grantor

Date

Grantor

Date

ACKNOWLEDGMENT:

(Individual)

STATE OF WASHINGTON, COUNTY OF SKAGIT ss.

I hereby certify that I know or have satisfactory evidence that

KEVIN BINGHAM And DEANA L BINGHAM

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 02, 2006

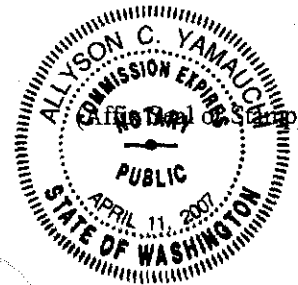
Allyson C. Yamauchi

(Signature)

Allyson C Yamauchi

(Print name) NOTARY PUBLIC

My Appointment expires: 4-11-2007



WADEED - short (06/2002) CDPv.1



200608210086
Skagit County Auditor

8/21/2006 Page

4 of

5 10:23AM

4/4


EXHIBIT "A"

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: THAT PORTION OF VACATED MAUDE STREET IN MAP OF THE TOWN OF ATLANTA, WHATCOM COUNTY, W.T. AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 50, RECORDS OF SKAGIT COUNTY, WASHINGTON, LYING SOUTH OF THE SOUTH LINE OF FRONT STREET IN SAID PLAT, BEING A PORTION OF THE WEST 50 FEET OF GOVERNMENT LOT 1, SECTION 27, TOWNSHIP 86 NORTH, RANGE 2 EAST, W.M., EXCEPT ANY PORTION THEREOF LYING BELOW THE MEANDER LINE OF PADILLA BAY. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

PARCEL B:

THE WEST 1/2 OF LOTS 1 AND 12, BLOCK 4, AND THE WEST 1/2 OF LOT 12, BLOCK 5, ALL IN MAP OF THE TOWN OF ATLANTA, WHATCOM COUNTY W.T., AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 50, RECORDS OF SKAGIT COUNTY, WASHINGTON. TOGETHER WITH THAT PORTION OF THE VACATED ALLEY IN SAID BLOCK 4, LYING BETWEEN THE WEST 1/2 OF SAID LOTS 1 AND 12 AND THAT PORTION OF VACATED MINNIE STREET LYING BETWEEN THE WEST 1/2 OF LOT 1 IN SAID BLOCK 4 AND THE WEST 1/2 OF LOT 12 IN SAID BLOCK 5, EXCEPT ANY PORTION THEREOF LYING BELOW THE MEANDER LINE OF PADILLA BAY. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

*****ABBREVIATED LEGAL *** PTNS LTS 1 & 12 BLK 4 AND PTN LT 12/ BLK 5 TOWN OF ATLANTA 2 MAPS 50, SKAGIT CNTY, WASHINGTON**


200608210086
Skagit County Auditor
8/21/2006 Page 5 of 5 10:23AM