



200608280104
Skagit County Auditor

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After Recording Return To:

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P.O. Box 31557 MAC B6908-012
Billings, MT 59107-9900

DEED OF TRUST

Trustor(s) BRYAN R. KAY AND KATHRYN M. KAY, HUSBAND AND WIFE

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

Legal Description LOT 3 RED TAIL FLATS, PL03-0016, RECORDED AUGUST 9, 2004, UNDER AUDITOR'S FILE NO. 2004080900156, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LT3, RED TAIL FLATS, AUD # 2004080900156

Assessor's Property Tax Parcel or Account Number P121876

Reference Numbers of Documents Assigned or Released

Beneficiary: Wells Fargo Bank, N.A.



Prepared by:
Wells Fargo Bank, N.A.
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State of Washington
REFERENCE #: 20061597200341

Space Above This Line For Recording Data
Account number: 650-650-2556272-1XXX

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 29, 2006 and the parties are as follows:
TRUSTOR ("Grantor"): **BRYAN R. KAY AND KATHRYN M. KAY, HUSBAND AND WIFE** whose address is: **15100 HAWK LN, BURLINGTON, WASHINGTON 98233-8412**

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): **P121876**
LOT 3 RED TAIL FLATS, PL03-0016, RECORDED AUGUST 9, 2004, UNDER AUDITOR'S FILE NO. 2004080900156, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LT3, RED TAIL FLATS, AUD # 2004080900156

with the address of **15100 HAWK LN, BURLINGTON, WASHINGTON 98233** and parcel number of **P121876** 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 which are incorporated by reference into this Security Instrument, now or in the future. The maturity date of the Secured Debt is **July 29, 2046**.

WADEED - short (06/2002) CDPv.1



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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.

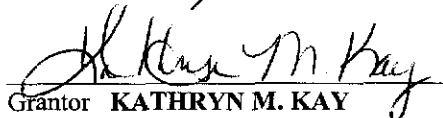
N/A Third Party Rider

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 BRYAN R KAY  8-8-06
Date

Grantor KATHRYN M. KAY  8/8/06
Date

Grantor _____ Date

Grantor _____ Date

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

BRYAN R KAY And KATHRYN M. KAY

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 8, 2006

ABA

(Signature)

Amanda A. Bush

(Print name) NOTARY PUBLIC

My Appointment expires: May 1, 2010

