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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) JEFFREY C. ZAMZOW AND SHIRLEY E ZAMZOW, HUSBAND AND WIFE**

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

**Legal Description THE WEST HALF OF THE NORTHWEST QUARTER OF GOVERNMENT LOT 2, SECTION 1, TOWNSHIP 35 NORTH, RANGE 3 EAST, W.M., EXCEPT THE NORTH 20 FEET THEREOF CONVEYED TO SKAGIT COUNTY FOR ROAD PURPOSES BY DEED RECORDED APRIL 11, 1916, UNDER AUDITOR'S FILE NO. 112695. TITLE TO SAID PREMISES IS VESTED IN JEFFREY C. ZAMZOW BY DEED FROM JOHN F. STEHMAN AND POLLY N. STEHMAN, HUSBAND AND WIFE DATED 3/19/1990 AND RECORDED 3/21/1990 AS INSTRUMENT NO. 9003210080.**

**Assessor's Property Tax Parcel or Account Number P33524**

**Reference Numbers of Documents Assigned or Released**

**Beneficiary: Wells Fargo Bank, N.A.**

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Documents Processed 08-03-2006, 15:58:43

Prepared by:  
Wells Fargo Bank, N.A.  
JULLANE RICH

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State of Washington  
REFERENCE #: 20062007100228

Space Above This Line For Recording Data  
Account number: 651-651-0529719-0XXX

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is AUGUST 3, 2006 and the parties are as follows:  
TRUSTOR ("Grantor"): **JEFFREY C. ZAMZOW AND SHIRLEY E ZAMZOW, HUSBAND AND WIFE**  
whose address is: **17526 BOW HILL RD, BOW, WASHINGTON 98232-9688**

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): **P33524**  
**THE WEST HALF OF THE NORTHWEST QUARTER OF GOVERNMENT LOT 2, SECTION 1, TOWNSHIP 35 NORTH, RANGE 3 EAST, W.M., EXCEPT THE NORTH 20 FEET THEREOF CONVEYED TO SKAGIT COUNTY FOR ROAD PURPOSES BY DEED RECORDED APRIL 11, 1916, UNDER AUDITOR'S FILE NO. 112695. TITLE TO SAID PREMISES IS VESTED IN JEFFREY C. ZAMZOW BY DEED FROM JOHN F. STEHMAN AND POLLY N. STEHMAN, HUSBAND AND WIFE DATED 3/19/1990 AND RECORDED 3/21/1990 AS INSTRUMENT NO. 9003210080.**

with the address of 17526 BOW HILL RD, BOW, WASHINGTON 98232 and parcel number of P33524 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

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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 15, 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).

*Jeffrey C Zamzow* 8-5-06  
Grantor **JEFFREY C ZAMZOW** Date

*Shirley C Zamzow* 8-5-06  
Grantor **SHIRLEY C ZAMZOW** 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 **JEFFREY C ZAMZOW And SHIRLEY E ZAMZOW**

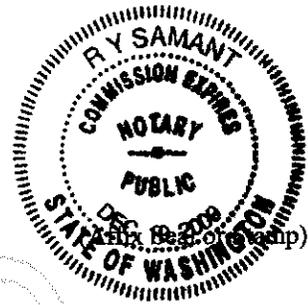
is/are the person(s) who appeared before me and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: AUGUST 5th, 2006

*R Y Samant*  
(Signature)

R Y SAMANT  
(Print name) NOTARY PUBLIC

My Appointment expires: DEC, 19, 2009



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