



200609050021
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
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DEED OF TRUST

Trustor(s) RUSSELL B. HARDISON AND MARILYN MERS-HARDISON, HUSBAND AND WIFE

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

Legal Description LOT 12, MALLAND MEADOWS PLAT, ACCORDING TO THE PLAT THEREOF, RECORDED UNDER AUDITOR'S FILE NO. 200112260185, RECORDS OF SKAGIT COUNTY, WASHINGTON

Assessor's Property Tax Parcel or Account Number 4787-000-012-0000

Reference Numbers of Documents Assigned or Released

BENEFICIARY ("Lender"): Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104



Prepared by:
Wells Fargo Bank, N.A.
KIMBERLY COOK
DOCUMENT PREPARATION
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State of Washington
REFERENCE #: 20062083352173

Space Above This Line For Recording Data
Account number: 650-650-2879187-0XXX

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 15, 2006 and the parties are as follows:
TRUSTOR ("Grantor"): **RUSSELL B. HARDISON AND MARILYN MERS-HARDISON, HUSBAND AND WIFE** whose address is: **3520 MALLAND CT, ANACORTES, WASHINGTON 98221**

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): **4787-000-012-0000**
LOT 12, MALLAND MEADOWS PLAT, ACCORDING TO THE PLAT THEREOF, RECORDED UNDER AUDITOR'S FILE NO. 200112260185, RECORDS OF SKAGIT COUNTY, WASHINGTON

with the address of 3520 MALLAND CT, ANACORTES, WASHINGTON 98221 and parcel number of 4787-000-012-0000 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 \$ 145,000.00 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 20, 2021.

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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).

Russell B Hardison 8/15/06
 Grantor **RUSSELL B HARDISON** Date

Marilyn Mers-Hardison 8/15/06
 Grantor **MARILYN MERS-HARDISON** Date

 Grantor Date

 Grantor Date

 Grantor Date

 Grantor



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Documents Processed 08-15-2006, 11:26:25

Grantor

Date

Grantor

Date

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me
Russell B. HARDISON & Marilyn Mers-HARDISON
(here insert the name of grantor

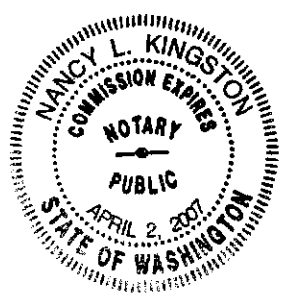
or grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 15 day of August, 2006.

Witness my hand and notarial seal on this the 15 day of August, 2006

Nancy L. Kingston
Signature

[NOTARIAL SEAL]

Nancy L. Kingston
Print Name: Nancy L. Kingston
Notary Public



My commission expires: April 2, 2007



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Exhibit A

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 12, MALLAND MEADOWS PLAT, ACCORDING TO THE PLAT THEREOF, RECORDED UNDER AUDITOR'S FILE NO. 200112260185, RECORDS OF SKAGIT COUNTY, WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN RUSSELL B. HARDISON AND MARILYN MERS-HARDISON, HUSBAND AND WIFE BY DEED FROM HOMESTEAD NW DEV. CO., A WASHINGTON CORPORATION DATED 1/27/2003 AND RECORDED 1/31/2003 AS INSTRUMENT NO. 200301310178.



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