

POOR ORIGINAL



200609110033

Skagit County Auditor

9/11/2006 Page

1 of

5 9:41AM

After Recording Return To:

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

DEED OF TRUST

Trustor(s) PAUL R. SMITH AND JOANN C. ZULAICA HUSBAND AND WIFE

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

Legal Description THE SOUTH 75 FEET OF LOTS 13 AND 14, BLOCK 1, 'I.M. MOORE'S ADDITION TO ANACORTES,' AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 32, RECORDS OF SKAGIT COUNTY, WASHINGTON. SEE ATTACHED EXHIBIT A

Assessor's Property Tax Parcel or Account Number 3804-001-014-0004

Reference Numbers of Documents Assigned or Released

Beneficiary: Wells Fargo Bank, N.A.

Beneficiary Wells Fargo Bank N.A. 101 North Phillips Avenue Sioux Falls SD 57104

Signature (if requesting non-standard recording)

Reference: 20061987500521

WADEED - short (06/2002) CDPv.1



1/4

Documents Processed 08-23-2006, 12:45:22

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Wells Fargo Bank, N.A.
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State of Washington
REFERENCE #: 20061987500521

Space Above This Line For Recording Data
Account number: 651-651-0602490-1XXX

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 22, 2006 and the parties are as follows:
TRUSTOR ("Grantor"): **PAUL R. SMITH AND JOANN C. ZULAICA HUSBAND AND WIFE** whose address is: **1004 COMMERCIAL PMB 1072, RR# PMB, PO Box 1072, ANACORTES, WASHINGTON 98221-4117**

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): **3804-001-014-0004**
THE SOUTH 75 FEET OF LOTS 13 AND 14, BLOCK 1, 'I.M. MOORE'S ADDITION TO ANACORTES,' AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 32, RECORDS OF SKAGIT COUNTY, WASHINGTON. SEE ATTACHED EXHIBIT A

with the address of 1202 30TH ST, ANACORTES, WASHINGTON 98221 and parcel number of 3804-001-014-0004 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 \$ 100,000.00 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 22, 2046.

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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.

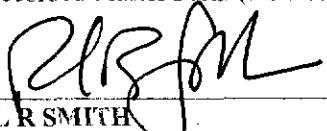
6. **RIDERS.** If checked, the following are applicable to this Security Instrument. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.


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 **PAUL R. SMITH** 8.23.06
Date


Grantor **JOANN C. ZULAICA** 8.23.06
Date

Grantor _____ Date

Grantor _____ Date

Grantor _____ Date

Grantor _____ Date

WADEED - short (06/2002) CDPv.1



200609110033
Skagit County Auditor

Grantor

Date

Grantor

Date

For An Individual Acting In His/Her Own Right:

State of Utah

County of Salt Lake

On this day personally appeared before me
Paul R Smith Joann C Zulaica
(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 23 day of August, 2006.

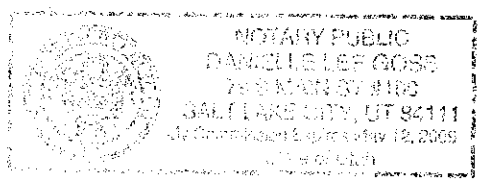
Witness my hand and notarial seal on this the 23 day of August, 2006

[Signature]
Signature

[NOTARIAL SEAL]

Danielle Lee Goss
Print Name:

Notary Public



My commission expires: May 12, 2009

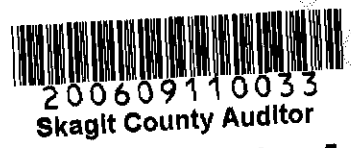
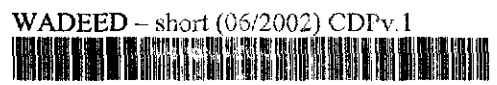


EXHIBIT A

Reference: 20061987500521

Account: 651-651-0602490-1998

Legal Description:

THE SOUTH 75 FEET OF LOTS 13 AND 14, BLOCK 1, 'I.M. MOORE'S ADDITION TO ANACORTES,' AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 32, RECORDS OF SKAGIT COUNTY, WASHINGTON. TOGETHER WITH AN EXCLUSIVE AND PERPETUAL EASEMENT AND RIGHT OF WAY THROUGH, UNDER AND ACROSS THE EAST 2 FEET OF LOT 8, BLOCK 1, 'J.M. MOORE'S ADDITION TO ANACORTES,' AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 32, RECORDS OF SKAGIT COUNTY, WASHINGTON, FOR PURPOSES OF EXCAVATING, CONSTRUCTING, INSTALLING, REPAIRING, MAINTAINING, AND REPLACING UNDERGROUND WATER NINE OR PIPES, WITH FULL RIGHT OF INGRESS AND EGRESS TO PERFORM ANY WORK INCIDENT TO THE ABOVE NAMED PURPOSES. ALSO TOGETHER WITH AN EXCLUSIVE AND PERPETUAL EASEMENT AND RIGHT OF WAY THROUGH, UNDER AND ACROSS THE EAST 7 1/2 FEET OF THE NORTH 25 FEET OF LOT 13, BLOCK 1, 'J.M. MOORE'S ADDITION TO ANACORTES,' AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 32, RECORDS OF SKAGIT COUNTY, WASHINGTON, FOR THE PURPOSE OF EXCAVATING, CONSTRUCTING, INSTALLING, REPAIRING, MAINTAINING AND REPLACING UNDERGROUND WATER PIPE OR PIPES AND SEWER PIPE OR LINES, WITH FULL RIGHT OF INGRESS AND EGRESS TO PERFORMER ANY AND ALL WORK INCIDENT TO THE ABOVE NAMED PURPOSE. ALSO TOGETHER WITH AN EXCLUSIVE AND PERPETUAL EASEMENT AND RIGHT OF WAY THROUGH, UNDER AND ACROSS THE WEST 5 FEET OF THE NORTH 25 FEET OF LOT 14, BLOCK 1, 'J.M. MOORES ADDITION TO ANACORTES,' AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 32, RECORDS OF SKAGIT COUNTY, WASHINGTON, FOR THE PURPOSE OF EXCAVATING, CONSTRUCTING, INSTALLING, REPAIRING, MAINTAINING AND REPLACING UNDERGROUND UTILITIES, WITH FULL RIGHT OF INGRESS AND EGRESS TO PERFORM ANY WORK INCIDENT TO THE NAMED PURPOSES. SITUATE IN THE CITY OF ANACORTES, COUNTY OF SKAGIT, STATE OF WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN PAUL R. SMITH AND JOANN C. ZULAICA BY DEED FROM THE PARK HOUSE, LLC DATED 6/8/2006 AND RECORDED 6/9/2006 AS INSTRUMENT NO. 200606090137.

