



200609190013  
Skagit County Auditor

9/19/2006 Page 1 of 5 9:22AM

UNOFFICIAL

**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) ROBIN L. MCDUFFY AND ELIN KRISTINE MCDUFFY, HUSBAND AND WIFE**

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

**Legal Description LOT 25, 'PLAT OF CEDAR RIDGE ESTATES, DIVISION NO. 1', ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 15 OF PLATS, PAGES 147 THROUGH 152, RECORDS OF SKAGIT COUNTY, WASHINGTON. TOGETHER WITH A NON-EXCLUSIVE EASEMENT FOR ACCESS AND UTILITIES 40 FEET IN WIDTH OVER, UNDER AND ACROSS THAT CERTAIN 40 FOOT WIDE ACCESS AND UTILITY EASEMENT RUNNING ACROSS LOTS 23 AND 24 OF SAID PLAT, AS SAID EASEMENT IS DELINEATED ON THE FACE OF SAID PLAT. TITLE TO SAID PREMISES IS VESTED IN ROBIN L. MCDUFFY AND ELIN KRISTIN MCDUFFY, HUSBAND AND WIFE BY DEED FROM WARREN GILBERT, JR., AND MARILYN GILBERT, HUSBAND AND WIFE AND VERN F. SIMS, A MARRIED MAN, DANIEL F. SIMS, A MARRIED MAN, AND LANCE F. SIMS, A MARRIED MAN D/B/A L.D.V. ASSOCIATES, A PARTNERSHIP DATED 4/27/1995 AND RECORDED 5/4/1995 AS INSTRUMENT NO. 9505040077 BOOK 1436 PAGE 0563.**

**Assessor's Property Tax Parcel or Account Number P105724**

**Reference Numbers of Documents Assigned or Released**

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

**Signature (if requesting non-standard recording)**

**Reference: 20062267500637  
WADEED - short (06/2002) CDPv.1**



CUMMENDT

Prepared by:  
Wells Fargo Bank, N.A.  
STEPHANIE CARON  
DOCUMENT PREPARATION  
18700 NW WALKER RD, BLDG 92  
BEAVERTON, OREGON 97006  
503-605-8033

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 #: 20062267500637

Space Above This Line For Recording Data  
Account number: 651-651-0625244-1XXX

## 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 28, 2006 and the parties are as follows:  
TRUSTOR ("Grantor"): **ROBIN L. MCDUFFY AND ELIN KRISTINE MCDUFFY, HUSBAND AND WIFE** whose address is: **21414 BLUE JAY PL, MOUNT VERNON, WASHINGTON 98274-8117**

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): **P105724**  
**LOT 25, 'PLAT OF CEDAR RIDGE ESTATES, DIVISION NO. 1', ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 15 OF PLATS, PAGES 147 THROUGH 152, RECORDS OF SKAGIT COUNTY, WASHINGTON. TOGETHER WITH A NON-EXCLUSIVE EASEMENT FOR ACCESS AND UTILITIES 40 FEET IN WIDTH OVER, UNDER AND ACROSS THAT CERTAIN 40 FOOT WIDE ACCESS AND UTILITY EASEMENT RUNNING ACROSS LOTS 23 AND 24 OF SAID PLAT, AS SAID EASEMENT IS DELINEATED ON THE FACE OF SAID PLAT. TITLE TO SAID PREMISES IS VESTED IN ROBIN L. MCDUFFY AND ELIN KRISTIN MCDUFFY, HUSBAND AND WIFE BY DEED FROM WARREN GILBERT, JR., AND MARILYN GILBERT, HUSBAND AND WIFE AND VERN F. SIMS, A MARRIED MAN, DANIEL F. SIMS, A MARRIED MAN, AND LANCE F. SIMS, A MARRIED MAN D/B/A L.D.V. ASSOCIATES, A PARTNERSHIP DATED 4/27/1995 AND RECORDED 5/4/1995 AS INSTRUMENT NO. 9505040077 BOOK 1436 PAGE 0563.**

with the address of **21414 BLUE JAY PL, MOUNT VERNON, WASHINGTON 98274** and parcel number of **P105724** 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.

WADEED -- short (06/2002) CDPv.1



Documents Processed 08-28-2006, 19:52:06



200609190013  
Skagit County Auditor

3. **MAXIMUM OBLIGATION LIMIT AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed **\$ 40,000.00** 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 28, 2046**.
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).

*Elin Kristine McDuffy* \_\_\_\_\_ 8/29/06  
 Grantor **ELIN KRISTINE MCDUFFY** Date

*Robin L. McDuffy* \_\_\_\_\_ 8-29-06  
 Grantor **ROBIN L MCDUFFY** Date

\_\_\_\_\_  
 Grantor Date

\_\_\_\_\_  
 Grantor Date

WADEED - short (06/2002) CDPv.1  


  
 200609190013  
 Skagit County Auditor

Grantor \_\_\_\_\_ Date \_\_\_\_\_  
Grantor \_\_\_\_\_ Date \_\_\_\_\_  
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  
ELIN KRISTINE MCDUFFY AND ROBIN L MCDUFFY  
(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 29<sup>th</sup> day of AUGUST, 2006.

Witness my hand and notarial seal on this the 29<sup>th</sup> day of AUGUST, 2006



R Y Samant  
Signature  
\_\_\_\_\_  
R Y SAMANT  
Print Name: \_\_\_\_\_  
Notary Public

My commission expires: DEC 19 2009



UNOFFICIAL DOCUMENT

WADEED – short (06/2002) CDPv.1



5/5



200609190013  
Skagit County Auditor