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DEED OF TRUST

Trustor(s) PAMELA R. ROSS, AN UNMARRIED INDIVIDUAL

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

Legal Description THE WEST HALF OF LOTS 33 AND 34, BLOCK 4, HENSLER'S SECOND ADDITION TO ANACORTES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3 OF PLATS, PAGE 55, RECORDS OF SKAGIT COUNTY, WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN PAMELA R. ROSS, AN UNMARRIED INDIVIDUAL BY DEED FROM DARRYL R. JONES, AS HIS SEPARATE ESTATE DATED 12/7/1993 AND RECORDED 12/10/1993 AS INSTRUMENT NO. 9312100080 IN DEED BOOK 1270 PAGE 0168.

Assessor's Property Tax Parcel or Account Number P57448

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: 20062377100508

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State of Washington REFERENCE #: 20062377100508

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Account number: 651-651-0691352-1XXX

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is <u>SEPTEMBER 8</u>, <u>2006</u> and the parties are as follows:

TRUSTOR ("Grantor"): PAMELA R. ROSS, AN UNMARRIED INDIVIDUAL whose address is: 1419 20TH ST, ANACORTES, WASHINGTON 98221-3703

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): P57448

THE WEST HALF OF LOTS 33 AND 34, BLOCK 4, HENSLER'S SECOND ADDITION TO ANACORTES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3 OF PLATS, PAGE 55, RECORDS OF SKAGIT COUNTY, WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN PAMELA R. ROSS, AN UNMARRIED INDIVIDUAL BY DEED FROM DARRYL R. JONES, AS HIS SEPARATE ESTATE DATED 12/7/1993 AND RECORDED 12/10/1993 AS INSTRUMENT NO. 9312100080 IN DEED BOOK 1270 PAGE 0168.

with the address of 1419 20TH ST, ANACORTES, WASHINGTON 98221 and parcel number of P57448 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 § 84,000.00 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 September 8, 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).

Jamela R. Ro	= (-)
Grantor PAMELA R. ROSS	Date
Grantor	Date

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Grantor		Date
777.		
Grantor		Date
Grantor		Date
Granco		Date
For An Individual Acting In His/Her Own Right:		
State of Washington		
County of Skingel		
On this day personally appeared before me	\$	
	(here insert the name of grantor	
or grantors) to me known to be the individual, or i	or they) signed the same as his (her or their) free and	
Witness my hand and notarial seal on this the 8th d	lay of September, 2004.	
	Rinda to Willey	
INDA VO	Signature	
(NOTABIAL SEAL) SE	RHONDA JO WORLEY	
149/9 m	Print Name:	
ST PUBLIC ST	Notary Public	
EM: 00.00 11		
WASHING IN		

My commission expires: 04-09-09

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