



200610100047
Skagit County Auditor

10/10/2006 Page 1 of 6 9:28AM

After Recording Return To:

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Billings, MT 59107-9900

DEED OF TRUST

Trustor(s) STEPHEN Z. HILES AND WENDY A. HILES, HUSBAND AND WIFE

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

Legal Description LOT 11, 'PLAT OF COPPER POND PLANNED UNIT DEVELOPMENT,' AS PER PLAT RECORDED IN VOLUME 16 OF PLATS, PAGES 70 THROUGH 72, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN STEPHEN Z. HILES AND WENDY A. HILES, HUSBAND AND WIFE BY DEED FROM DEREK J. LENEY AND ELIZABETH R. LENEY, HUSBAND AND WIFE DATED 7/22/2004 AND RECORDED 7/29/2004 AS INSTRUMENT NO. 200407290129.

Assessor's Property Tax Parcel or Account Number P108180

Reference Numbers of Documents Assigned or Released

Beneficiary (Lender):

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

Signature (if requesting non-standard recording)

Reference: 20062587100073

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1/5

Documents Processed 09-19-2006, 17:27:00

Prepared by:
Wells Fargo Bank, N.A.
DON ALDER
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State of Washington
REFERENCE #: 20062587100073

Space Above This Line For Recording Data
Account number: 651-651-0725416-0XXX

SHORT FORM DEED OF TRUST (With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is SEPTEMBER 19, 2006 and the parties are as follows:
TRUSTOR ("Grantor"): **STEPHEN Z. HILES AND WENDY A. HILES, HUSBAND AND WIFE** whose address is: **1801 COPPER POND PL, ANACORTES, WASHINGTON 98221-1153**

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): **P108180**
LOT 11, 'PLAT OF COPPER POND PLANNED UNIT DEVELOPMENT,' AS PER PLAT RECORDED IN VOLUME 16 OF PLATS, PAGES 70 THROUGH 72, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN STEPHEN Z. HILES AND WENDY A. HILES, HUSBAND AND WIFE BY DEED FROM DEREK J. LENEY AND ELIZABETH R. LENEY, HUSBAND AND WIFE DATED 7/22/2004 AND RECORDED 7/29/2004 AS INSTRUMENT NO. 200407290129.

with the address of **1801 COPPER POND PL, ANACORTES, WASHINGTON 98221** and parcel number of **P108180** 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 **\$ 92,000.00** 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

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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 **OCTOBER 18, 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).

Stephen Z Hiles 9/19/06
Grantor **STEPHEN Z HILES** Date

Wendy A Hiles 9/19/06
Grantor **WENDY A HILES** Date

Grantor Date

Grantor Date

Grantor Date

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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
Stephen Z Hiles and Wendy A Hiles

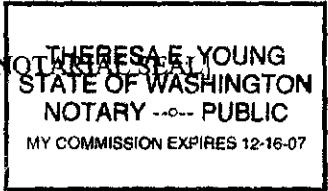
(here insert the name of grantor or grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 14 day of September, 2006.

Witness my hand and notarial seal on this the 14 day of September, 2006

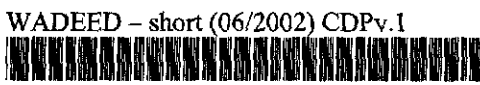
Theresa E Young
Signature

Theresa E Young
Print Name:

Notary Public



My commission expires: 12-16-07



ILLEGIBLE NOTARY SEAL DECLARATION

I CERTIFY UNDER PENALTY OF PERJURY THAT THE NOTARY SEAL ON THE DOCUMENT TO WHICH THIS STATEMENT IS ATTACHED READS AS FOLLOWS:

Name of Theresa E. Young
Notary:

Commission N/A
Number:

Commission 12/16/07
Expires:

Date & Place of 9/19/06 Skagit, WA
Notary Execution:

Date & Place of 9/25/2006
This Execution: Washington County, OR


Signature

WELLS FARGO BANK, N.A.

Revised 7-17-00



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UNOFFICIAL DOCUMENT

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