



200610230012

Skagit County Auditor

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DEED OF TRUST

Trustor(s) JOSEPH MICHAEL HART, A SINGLE PERSON

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

Legal Description LOT 15, TOGETHER WITH THE SOUTHEASTERLY 20 FEET OF LOT 14, AS MEASURED AT RIGHT ANGLES AND PARALLEL WITH THE LINE BETWEEN LOTS 14 AND 15, CAP SANTE PARK ADDITION TO ANACORTES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4 OF PLATS, PAGE 52, RECORDS OF SKAGIT COUNTY, WASHINGTON; (ALSO KNOWN AS TRACT B OF A SURVEY RECORDED APRIL 8, 2004, UNDER AUDITOR'S FILE NO. 200404080105, RECORDS OF SKAGIT COUNTY, WASHINGTON.) SITUATED IN SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT 15, CAP SANTE PARK ADDN TO ANACORTES; AKA TRACT B AUD. FILE # 200404080105

Assessor's Property Tax Parcel or Account Number P118825

Reference Numbers of Documents Assigned or Released

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

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State of Washington
REFERENCE #: 20062627300484

Space Above This Line For Recording Data
Account number: 650-650-3387784-0XXX

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is **OCTOBER 2, 2006** and the parties are as follows:
TRUSTOR ("Grantor"): **JOSEPH MICHAEL HART, A SINGLE PERSON** whose address is: **305 3RD STREET, 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): **P118825**
LOT 15, TOGETHER WITH THE SOUTHEASTERLY 20 FEET OF LOT 14, AS MEASURED AT RIGHT ANGLES AND PARALLEL WITH THE LINE BETWEEN LOTS 14 AND 15, CAP SANTE PARK ADDITION TO ANACORTES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4 OF PLATS, PAGE 52, RECORDS OF SKAGIT COUNTY, WASHINGTON; (ALSO KNOWN AS TRACT B OF A SURVEY RECORDED APRIL 8, 2004, UNDER AUDITOR'S FILE NO. 200404080105, RECORDS OF SKAGIT COUNTY, WASHINGTON.) SITUATED IN SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT 15, CAP SANTE PARK ADDN TO ANACORTES; AKA TRACT B AUD. FILE # 200404080105

with the address of **305 3RD STREET, ANACORTES, WASHINGTON 98221** and parcel number of **P118825** 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 **\$ 80,001.00** together with all interest thereby accruing, as set forth in the

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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 **OCTOBER 25, 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).

Grantor Joseph Michael Hart 4 Oct 06
Date

Grantor _____ Date

Grantor _____ Date

Grantor _____ Date

Grantor _____



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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

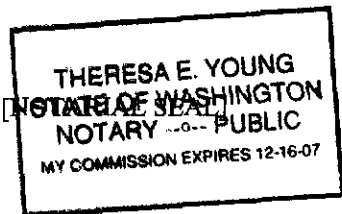
On this day personally appeared before me

Joseph Michael Hart

(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 4 day of October, 2006.

Witness my hand and notarial seal on this the 4 day of October, 2006



Signature

Theresa E Young

Print Name:

Notary Public

My commission expires: 12-16-07



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