



200610230013
Skagit County Auditor

10/23/2006 Page 1 of 5 9:46AM

After Recording Return To:

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DEED OF TRUST

Trustor(s) JEFF R. MORRIS, A SINGLE MAN

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

Legal Description SEE ATTACHED EXHIBIT A ABBREVIATED LEGAL: APARTMENT UNIT 121, 'NORTHRIDGE ESTATES CONDOMINIUM', AS SHOWN ON 'SURVEY AND FLOOR PLANS', MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT A.

Assessor's Property Tax Parcel or Account Number P81954

Reference Numbers of Documents Assigned or Released

Beneficiary: Wells Fargo Bank, N.A.

WADEED - short (06/2002) CDPv.1



1/4

Documents Processed 10-02-2006, 13:20:42

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State of Washington
REFERENCE #: 20062567300034

Space Above This Line For Recording Data
Account number: 654-654-3004124-1XXX

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is OCTOBER 2, 2006 and the parties are as follows:
TRUSTOR ("Grantor"): **JEFF R. MORRIS, A SINGLE MAN** whose address is: **2731 FIRWOOD LN, APT 121, MOUNT VERNON, WASHINGTON 98273-8467**

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): **P81954**
SEE ATTACHED EXHIBIT A ABBREVIATED LEGAL: APARTMENT UNIT 121, 'NORTHRIDGE ESTATES CONDOMINIUM', AS SHOWN ON 'SURVEY AND FLOOR PLANS', MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT A.

with the address of 2731 FIRWOOD LANE, UNIT# 121, MOUNT VERNON, WASHINGTON 98273 and parcel number of P81954 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 \$ 28,000.00 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 OCTOBER 2, 2046.

WADEED - short (06/2002) CDPv.1



200610230013
Skagit County Auditor

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 JEFF R. MORRIS  10/23/2006 Date

Grantor _____ Date

Grantor _____ Date

Grantor _____ Date

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
JEFF B MORRIS

(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 2nd day of October, 2006.

Witness my hand and notarial seal on this the 2nd day of OCTOBER, 2006



[Signature]
Signature

RY SAMANT
Print Name: Notary Public

My commission expires: DEC 19, 2009



200610230013
Skagit County Auditor

10/23/2006 Page 4 of 5 9:46AM

WADEED - short (06/2002) CDPv.1



4/4

Documents Processed 10-02-2006, 13:20:42

EXHIBIT A

Reference: 20062567300034

Account: 654-654-3004124-1998

Legal Description:

APARTMENT UNIT 121, 'NORTHRIDGE ESTATES CONDOMINIUM', AS SHOWN ON 'SURVEY AND FLOOR PLANS', FILED RESPECTIVELY UNDER AUDITOR'S FILE NOS. 9008280038, 9003090089, 8901100090, 8709010045, 869050016, 850812021, 8409210028 AND 8405310048 IN VOLUME 14 OF PLATS, PAGES 144 AND 145, IN VOLUME 14 OF PLATS, PAGES 124 AND 125, VOLUME 14 OF PLATS, PAGES 65 AND 66, IN VOLUME 14 OF PLATS, PAGES 40 AND 41, IN VOLUME 14 OF PLATS, PAGES 22 AND 23, IN VOLUME 14 OF PLATS, PAGES 12 AND 13, IN VOLUME 13 OF PLATS, PAGES 113 THROUGH 115, INCLUSIVE, AND VOLUME 13 OF PLATS, PAGES 97 THROUGH 105, INCLUSIVE AND AS IDENTIFIED IN DECLARATION RECORDED MAY 31, 1984, UNDER AUDITOR'S FILE NO. 9101140051; BEING AN AMENDMENT OF DECLARATIONS RECORDED UNDER AUDITOR'S FILE NOS. 9011140056, 9011140055, 9008280039, 9003090090, 8911130095, 8901100091, 8709010046, 8609050017, 8508120022, 8002220033, 8202080028, 8405310049 AND 8410010003, INTENDED FOR SINGLE FAMILY RESIDENTIAL USE. (SAID CONDOMINIUM BEING A PORTION OF 'REVISION TO PLAT OF FIRWEST ESTATES, DIVISION NO. 1', AS PER PLAT RECORDED IN VOLUME 12 OF PLATS, PAGES 89 AND 90, RECORDS OF SKAGIT COUNTY, WASHINGTON; THE LEGAL DESCRIPTION BEING PARCELS 'A', 'C' AND 'E' SET FORTH IN ARTICLE 5 OF SAID DECLARATION RECORDED UNDER AUDITOR'S FILE NO. 8002220033.) TOGETHER WITH AN UNDIVIDED 1.26 PERCENTAGE INTEREST IN THE COMMON AND LIMITED COMMON AREAS WITHIN SAID CONDOMINIUM AS SET FORTH IN SAID DECLARATION UNDER AUDITOR'S FILE NO. 9011140056, AS SHOWN ON SAID 'SURVEY AND FLOOR PLANS'. TOGETHER WITH A NON-EXCLUSIVE AND EXCLUSIVE USE OF THE COMMON AREAS AND LIMITED COMMON AREAS AS SET FORTH IN SAID DECLARATION RECORDED UNDER AUDITOR'S FILE NO. 9011140056. SITUATE IN THE CITY MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN JEFF R. MORRIS, A SINGLE MAN BY DEED FROM DENNIS R. YADON AND GAIL Y. YADON, HUSBAND AND WIFE DATED 5/28/2004 AND RECORDED 5/28/2004 AS INSTRUMENT NO. 200406080099.



200610230013
Skagit County Auditor

10/23/2006 Page 5 of 5 9:46AM

Exhibit A, CDP.V1 07/2004

