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DEED OF TRUST

Trustor(s) GERALD R. BELL AND CHRISTINE M. BELL, HUSBAND AND WIFE

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

Legal Description LOT 3, KULSHAN RIDGE P.U.D., ACCORDING TO THE PLAT THEREOF, RECORDED OCTOBER 9, 2003, UNDER AUDITOR'S FILE NO. 200310090064, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT 3, KULSHAN RIDGE P.U.D., AFN 200310090064

Assessor's Property Tax Parcel or Account Number R120883

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: 20062697300521

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Prepared by: Wells Fargo Bank, N.A. LINDA L EDWARDS DOCUMENT PREPARATION 18700 NW WALKER RD #92 **BEAVERTON, OREGON 97006** 866-537-8489

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State of Washington REFERENCE #: 20062697300521 -Space Above This Line For Recording Data-Account number: 651-651-0790295-1XXX

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is OCTOBER 3, 2006 and the parties are as follows:

TRUSTOR ("Grantor"): GERALD R. BELL AND CHRISTINE M. BELL, HUSBAND AND WIFE whose address is: 2424 E CEDAR HILLS DR, MOUNT VERNON, WASHINGTON 98274-9040

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): R120883

LOT 3, KULSHAN RIDGE P.U.D., ACCORDING TO THE PLAT THEREOF, RECORDED OCTOBER 9, 2003, UNDER AUDITOR'S FILE NO. 200310090064, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT 3, KULSHAN RIDGE P.U.D., AFN 200310090064

with the address of 1111 N 14TH, MOUNT VERNON, WASHINGTON 98273 and parcel number of R120883 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 \$ 50,000.00 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 3, 2046.

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- 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 P	arty Rider	
N/A	Leaseho	old 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).

Malel 1/2		10-4-06 Date
Grantor GERALD R BELL		Date
Phristine M. B	ree \	10/4/06 Date
Grantor CHRISTINE M BELL		Date
Grantor		

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Grantor				Date
Grantor				Date
For An Individual Acting In His/Her Own Right:				
State of WASHINGTON				
County of SKACHT				
On this day personally appeared before me GERALD RI BELL AND	CHRISTINE	М	BELL	
		the n	ame of grantor	
or grantors) to me known to be the individual, or individuals described				
foregoing instrument, and acknowledged that he (she or they) sign				
voluntary act and deed, for the uses and purposes therein mention	ed. Given under my	hand	and official seal	
this 4th day of OCTOBER, 2006.				
and the same	na en amala			
Witness my hand and notarial seal on this the 4 hand and of OCI	CLA aman	مير		
	010 aman			
Signature Signature	CA STATE OF THE PARTY OF THE PA			
HILL R. SEGNATURE	V			
NOTALIAL SALL				
Print Name	R 4 SAM	MY	\mathcal{T}	
	Notary Public	;		
10 M	Marie			
MAGHAMATA				
" ACTION STREET.		V L		

My commission expires: DFC 19,2009



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