After Recording Return To:

Wells Fargo Bank, N.A. Attn: Document Mgt. P.O. Box 31557 MAC B6908-012 Billings, MT 59107-9900

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LAND TITLE OF SKAGIT COUNTY

## **DEED OF TRUST**

Trustor(s) CARMEN MALIFF A SINGLE PERSON

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

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

Legal Description LOT 27, SKAGIT HIGHLANDS DIV. 3, SKAGIT CO. WA.

Assessor's Property Tax Parcel or Account Number 4892-000-027-0000 /

Reference Numbers of Documents Assigned or Released

\*This Deed of Trust is second and subordinate to Deed of Trust recorded October 27, 2006 under Auditor File Number 200610270/59

Assign ment AFA 200 610270160

WADEED – short (06/2002) CDPv.1

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Prepared by: Wells Fargo Bank, N.A. ANTHONY AGUILERA DOCUMENT PREPARATION **526 CHAPEL HILLS DRIVE COLORADO SPRINGS, COLORADO 80920** 866-452-3913

After recording, return to Wells Fargo Bank, N.A. Attn: Document Mgt. P.O. Box 31557 MAC B6908-012 Billings, MT 59107-9900

State of Washington

-Space Above This Line For Recording Data-

REFERENCE #: 20062754900203

Account number: 650-650-3599453-1XXX

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is OCTOBER 25, 2006 and the parties are as follows:

TRUSTOR ("Grantor"): CARMEN MALIFF A SINGLE PERSON whose address is: 521A PACIFIC PLACE, MOUNT VERNON, WASHINGTON 98273-0000

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):

This deed of trust is 2nd and subject to a deed of trust securing the note in the amount of \$180,973.00 recording concurrently herewith,

with the address of 551 RUBY PEAK AVENUE, MOUNT VERNON, WASHINGTON 98273-0000 and parcel number of 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.

MAXIMUM OBLIGATION LIMIT AND SECURED DEBT. The total amount which this Security Instrument will secure shall not exceed \$ 45,244.00 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 25, 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 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).

Carmer Dla		10-25-06
Grantor CARMEN MALIFF		Date
Grantor	- · · · - · · · · · · · · · · · · · · ·	Date

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Grantor		Date
	_	
Grantor		Date
For An Individual Acting In His/Her Own Right:		
State of was houghou		
County of Skasit		
On this day personally appeared before me		
<u> </u>	(here insert the name of grantor adividuals described in and who executed the within and	
	he of they) signed the same as his (her or their) free and herein mentioned. Given under my hand and official seal	
Witness my hand and notarial seal on this the 25	day of october , 2006	
· · · · · · · · · · · · · · · · · · ·	Signature	
[NOTARIAL SEAL]	Print Name: Dothell , und	
OF CHINSSION ELOPER	Notary Public	
PUBLIC 5-18-2009		
OF WASHING!		



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My commission expires: 5 - 18 - 2009

Schedule "A-1"

DESCRIPTION:

Order No.: 121327-S

Lot 27, "PLAT OF SKAGIT HIGHLANDS DIVISION 3," as per plat recorded under Auditor's File No. 200605150163, records of Skagit County, Washington.

Situate in the City of Mount Vernon, County of Skagit, State of Washington.



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