



200611030170
Skagit County Auditor

11/3/2006 Page 1 of 5 4:05PM

After Recording Return To:

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

DEED OF TRUST

Trustor(s) CHRISTINE A HAMER

FIRST AMERICAN TITLE CO.

89423-3

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 L22 Rosewood PUD Ph. 1

Assessor's Property Tax Parcel or Account Number 4745-000-022-0000

P116468

Reference Numbers of Documents Assigned or Released



Prepared by:
Wells Fargo Bank, N.A.
KIMBERLY COOK
DOCUMENT PREPARATION
526 CHAPEL HILLS DRIVE
COLORADO SPRINGS, COLORADO 80920
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State of Washington Space Above This Line For Recording Data
REFERENCE #: 20062913378036 Account number: 650-650-3735669-1XXX

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is **NOVEMBER 2, 2006** and the parties are as follows:
TRUSTOR ("Grantor"): **CHRISTINE A HAMER** whose address is: **19997 SR 9, MOUNT VERNON, WASHINGTON 98273**

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 \$174,400.00 recording concurrently herewith.

with the address of **2619 BRIARWOOD CIRCLE, MOUNT VERNON, WASHINGTON 98273** 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.

3. **MAXIMUM OBLIGATION LIMIT AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed **\$ 21,800.00** 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 **NOVEMBER 2, 2046**.

WADEED - short (06/2002) CDPv.1



200611030170
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.

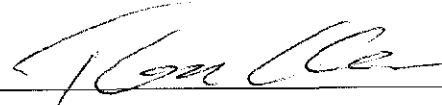
N/A Third Party Rider

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).

 11-2-06
Grantor **CHRISTINE A HAMER** Date

 11/2/06
Grantor Date

Grantor Date

Grantor Date

Grantor Date

Grantor Date

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200611030170

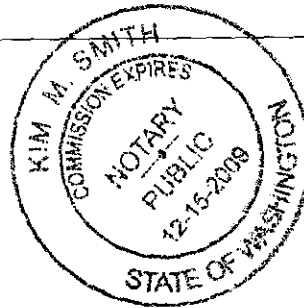
Skagit County Auditor

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

Christine A. Hamer & Thomas Hamer (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 them) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 2 day of NOV, 2006

Witness my hand and notarial seal on this the 2 day of NOV, 06

Signature

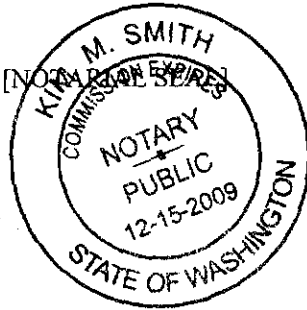
Kim M. Smith

Print Name:

Kim M. Smith

12115105

Notary Public



My commission expires: 12/15/09



200611030170
Skagit County Auditor

11/3/2006 Page 4 of 5 4:05PM



Order No: 89423

Schedule "C"
Legal description

The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

Lot 22, "ROSEWOOD P.U.D. PHASE I", as recorded February 14, 2000, under Auditor's File No. 200002140086, records of Skagit County, Washington.



200611030170

Skagit County Auditor

11/3/2006 Page

5 of

5 4:05PM