



200611130229  
Skagit County Auditor

11/13/2006 Page 1 of 5 2:16PM

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

**DEED OF TRUST**

**Trustor(s)** LAUNETTE KIRBY, AN UNMARRIED WOMAN

**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** LOTS 4 -7, REARRANGEMENT BLOCK 4, 'BOWMAN'S CENTRAL SHIP HARBOR WATERFRONT PLAT OF ANACORTES', AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 14, RECORDS OF SKAGIT COUNTY, WASHINGTON

**Assessor's Property Tax Parcel or Account Number** 3776-004-008-0026

**Reference Numbers of Documents Assigned or Released**



Prepared by:  
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State of Washington  
REFERENCE #: 20061933346887

Space Above This Line For Recording Data  
Account number: 650-650-3577954-1XXX

315 LCA

**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 18, 2006** and the parties are as follows:  
TRUSTOR ("Grantor"): **LAUNETTE KIRBY, AN UNMARRIED WOMAN** whose address is: **407 4TH ST, 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): **3776-004-008-0026**  
**LOTS 4 -7, REARRANGEMENT BLOCK 4, 'BOWMAN'S CENTRAL SHIP HARBOR WATERFRONT PLAT OF ANACORTES', AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 14, RECORDS OF SKAGIT COUNTY, WASHINGTON**

with the address of **407 4TH ST, ANACORTES, WASHINGTON 98221** and parcel number of **3776-004-008-0026** 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 **\$ 140,136.00** 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 18, 2046**.

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200611130229  
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 **LAUNETTE KIRBY**

10/19/06  
Date

\_\_\_\_\_  
Grantor Date

\_\_\_\_\_  
Grantor Date

\_\_\_\_\_  
Grantor Date

\_\_\_\_\_  
Grantor Date

\_\_\_\_\_  
Grantor Date

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200611130229  
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  
Launette Kirby \_\_\_\_\_  
(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 19 day of October, 2006.

Witness my hand and notarial seal on this the 19 day of October, 2006

Nancy L. Kingston  
Signature

[NOTARIAL SEAL]

Print Name: NANCY L. Kingston  
Notary Public

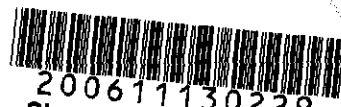


My commission expires: April 2, 2007



**EXHIBIT A**

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOTS 4 -7, REARRANGEMENT BLOCK 4, 'BOWMAN'S CENTRAL SHIP HARBOR WATERFRONT PLAT OF ANACORTES', AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 14, RECORDS OF SKAGIT COUNTY, WASHINGTON. TOGETHER WITH THAT PORTION OF THE NORTH 1/2 OF VACATED ALLEY AND OF VACATED BROADWAY AVENUE WHICH UPON VACATION REVERTED TO SAID PREMISES BY OPERATION OF LAW. TITLE TO SAID PREMISES IS VESTED IN LAUNETTE KIRBY, AN UNMARRIED WOMAN BY DEED FROM MARIA T. THOMAS, AN UNMARRIED WOMAN AND JEREMIAH J. THOMAS, A MARRIED MAN, AS HIS SEPARATE ESTATE DATED 9/13/2005 AND RECORDED 9/16/2005 AS INSTRUMENT NO. 200509160151.



200611130229  
Skagit County Auditor

11/13/2006 Page

5 of

5 2:16PM