



200612280033
Skagit County Auditor

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After Recording Return To:

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P.O. Box 31557 MAC B6908-012
Billings, MT 59107-9900

DEED OF TRUST

Trustor(s) ESTHER ACKERMANN, 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 45, PLAT OF COPPER POND PLANNED UNIT DEVELOPMENT, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 16 OF PLATS, PAGE 70, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN SKAGIT COUNTY, WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN ESTHER ACKERMANN, A SINGLE PERSON BY DEED FROM DAVID A. KLUMMINGS AND SHELLY A. FRAZIER, HUSBAND AND WIFE DATED 3/15/2004 AND RECORDED 4/1/2004 AS INSTRUMENT NO. 200404010108.

Assessor's Property Tax Parcel or Account Number P108214

Reference Numbers of Documents Assigned or Released

Reference: 20063297500084

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State of Washington
REFERENCE #: 20063297500084

Space Above This Line For Recording Data
Account number: 651-651-1024611-1XXX

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 29, 2006 and the parties are as follows:
TRUSTOR ("Grantor"): **ESTHER ACKERMANN, A SINGLE PERSON** whose address is: **3821 COPPER POND, ANACORTES, WASHINGTON 98221-1154**

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): **P108214**
LOT 45, PLAT OF COPPER POND PLANNED UNIT DEVELOPMENT, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 16 OF PLATS, PAGE 70, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN SKAGIT COUNTY, WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN ESTHER ACKERMANN, A SINGLE PERSON BY DEED FROM DAVID A. KLUMMINGS AND SHELLY A. FRAZIER, HUSBAND AND WIFE DATED 3/15/2004 AND RECORDED 4/1/2004 AS INSTRUMENT NO. 200404010108.

with the address of **3821 COPPER POND, ANACORTES, WASHINGTON 98221** and parcel number of **P108214** 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 **\$ 30,000.00** 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

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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 29, 2046**.

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).

Esther Ackermann 12/8/06
Grantor **ESTHER ACKERMANN** Date

Grantor Date

Grantor Date

Grantor Date

Grantor Date

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Skagit County Auditor

For An Individual Acting In His/Her Own Right:

State of WASHINGTON

County of SKAGIT

On this day personally appeared before me

ESTHER ACKERMAN

(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 8th day of December, 2006

Witness my hand and notarial seal on this the 8th day of December, 2006



Kimberly Ann Kane
Signature

Kimberly Ann Kane
Print Name:

Notary Public

My commission expires: July 19, 2010



ILLEGIBLE NOTARY SEAL DECLARATION

I CERTIFY UNDER PENALTY OF PERJURY THAT THE NOTARY SEAL ON THE DOCUMENT TO WHICH THIS STATEMENT IS ATTACHED READS AS FOLLOWS:

Name of Kimberly Ann Kane
Notary:

Commission NA
Number:

Commission Jul 19, 2010
Expires:

Date & Place of Dec 8, 2006 Skagit County, WA
Notary Execution:

Date & Place of 12/12/2006
This Execution: Washington County, OR

Senny B...

Signature

WELLS FARGO BANK, N.A.

Revised 7-17-00



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