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DEED OF TRUST

Trustor(s) JENNIFER A. GRAY AND DANIEL F. GRAY, WIFE AND HUSBAND

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 65, 'PLAT OF SPRING MEADOWS - DIV. II', AS PER PLAT RECORDED IN VOLUME 17 OF PLATS, PAGES 75 AND 76, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN JENNIFER A. GRAY AND DANIEL F. GRAY, WIFE AND HUSBAND BY DEED FROM GRANDVIEW, INC., A WASHINGTON CORPORATION DATED 8/27/2001 AND RECORDED 9/4/2001 AS INSTRUMENT NO. 200109040056.

Assessor's Property Tax Parcel or Account Number P116099

Reference Numbers of Documents Assigned or Released

Reference: 20070037300281

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Documents Processed 01-19-2007, 18:33:01

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-----State of Washington REFERENCE #: 20070037300281 -Space Above This Line For Recording Data

Account number: 650-650-4386538-1XXX

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is <u>JANUARY 19, 2007</u> and the parties are as follows:

TRUSTOR ("Grantor"): JENNIFER A. GRAY AND DANIEL F. GRAY, WIFE AND HUSBAND whose address is: 453 SPRING LN, SEDRO WOOLLEY, WASHINGTON 98284-8082

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): P116099

LOT 65, 'PLAT OF SPRING MEADOWS - DIV. II', AS PER PLAT RECORDED IN VOLUME 17 OF PLATS, PAGES 75 AND 76, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN JENNIFER A. GRAY AND DANIEL F. GRAY, WIFE AND HUSBAND BY DEED FROM GRANDVIEW, INC., A WASHINGTON CORPORATION DATED 8/27/2001 AND RECORDED 9/4/2001 AS INSTRUMENT NO. 200109040056.

with the address of 453 SPRING LN, SEDRO WOOLLEY, WASHINGTON 98284 and parcel number of P116099 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 \$79,000.00 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 JANUARY 19, 2047.

- 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 Ride	
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).

Sent alle	1/30/07
Granfor JENNIFER A GRAY	Date
- Walter	01/roper
Grantor DANJEL GRAY	Date
Grantor	Date
Grantor	Date
Grantor	 Date

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Grantor	Date
Grantor	Date
Grantor	Dat

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For An Individual Acting In His/Her Own Right:
State of WASHINGITON
County of SCHC-1T
On this day personally appeared before me
Jennifer A. Giray And Daniel F. Gray
(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 day of day of 2001.
Witness my hand and notarial seal on this the 20 day of bouch, 2007
Signature Signature
NOTARMESSAIL
Print Name: STACY KTHOP LYTON
Print Name: STACY KTHOCATON Notary Public WASHINGTON MARKET TO THE PRINT OF THE PR
My commission expires: \(\(\frac{1}{2}\)\(\frac{1}{2}\)

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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 Stacey I Notary:	C Thornton		
Commission n/a Number:			
Commission Oc Expires:	tober 18, 2010		
Date & Place of Notary Execution		Skagit County, WA	
Date & Place of This Execution: _			Washington County, OR

WELLS FARGO BANK, N.A.

Revised 7-17-00



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