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After Recording Return To:

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## **DEED OF TRUST**

Trustor(s) MATTHEW BEPLER AND SANDRA J. BEPLER, HUSBAND AND WIFE

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 37, PARK RIDGE DIVISION II, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 15 OF PLATS, PAGES 187 AND 188, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN MATTHEW BEPLER AND SANDRA J. BEPLER, HUSBAND AND WIFE BY DEED FROM PRUDENTIAL RELOCATION, INC. DATED 1/6/2006 AND RECORDED 1/13/2006 AS INSTRUMENT NO. 200601130201.

Assessor's Property Tax Parcel or Account Number P105920

Reference Numbers of Documents Assigned or Released

Reference: 20070157500167

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Prepared by: Wells Fargo Bank, N.A. DON ALDER DOCUMENT PREPARATION 18700 NW WALKER RD #92 **BEAVERTON, OREGON 97006** 866-537-8489

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State of Washington-REFERENCE #: 20070157500167 -Space Above This Line For Recording Data-Account number: 651-651-1186220-1XXX

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is JANUARY 20, 2007 and the parties are as follows:

TRUSTOR ("Grantor"): MATTHEW BEPLER AND SANDRA J. BEPLER, HUSBAND AND WIFE whose address is: 517 S 38TH PL, MOUNT VERNON, WASHINGTON 98274-8746

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): P105920 LOT 37, PARK RIDGE DIVISION II, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 15 OF PLATS, PAGES 187 AND 188, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN MATTHEW BEPLER AND SANDRA J. BEPLER, HUSBAND AND WIFE BY DEED FROM PRUDENTIAL RELOCATION, INC. DATED 1/6/2006 AND RECORDED 1/13/2006 AS INSTRUMENT

with the address of 517 S. 38TH PL, MOUNT VERNON, WASHINGTON 98274 and parcel number of P105920 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 \$ 115,900.00 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 <u>JANUARY 20, 2047</u>.

- 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.

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SIGNATU	IRES: By signing	below. Grantor agrees to	perform all covenants and dut	ties as set forth in this	Securit
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the previou	isly recorded Maste	r Form (the Deed of Trus	st-Bank/Customer Copy).	• • • • • • • • • • • • • • • • • • •	
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N/A Third Party Rider

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Skagit County Auditor

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For An Individual Acting In His/Her Own Right:					
State of CASHINGTON					
PRING TO TO AVOID HING TON					
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County of SKACHT					
On this day personally appeared before me					
MATTHELO BEPLER AND	RANDRA J BEPLERI				
WHITE CO DET SET TIME	(here insert the name of grantor or				
grantors) to me known to be the individual, or individual,					
	or they) signed the same as his (her or their) free and				
voluntary act and deed, for the uses and purposes the	rein mentioned. Given under my hand and official seal				
this 23 day of JANUARY, 2007.					
	•				
Tr. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	TO ALLAND ALL ACT				
Witness my hand and notarial seal on this the 23 day of TANUARY, 07					
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WILL SAMAN	Signature				
HILA					
SIND STATE OF ALL	R U COMPLET				
[NCJARIAL SEAL]	Dilly Collins				
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My commission expires: DEC19 2009



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