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200702160032  
Skagit County Auditor

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## DEED OF TRUST

Trustor(s) KENNETH H. RICHARDSON, AN UNMARRIED MAN

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 TRACT 109 "FIRST ADDITION, BIG LAKE WATERFRONT TRACTS, SKAGIT COUNTY, WASHINGTON," RECORDED IN VOLUME 4 OF PLATS, PAGE 15, RECORDS OF SKAGIT CO., WASHINGTON. ABBREVIATED LEGAL: TRACT 109 "FIRST ADD., BIG LAKE WATERFRONT TRACTS, SKAGIT CTY., WA.," RED V 4 OF PLATS, PG 15, RED SKAGIT CTY., WA. DOC #200404270136

Assessor's Property Tax Parcel or Account Number 3863-000-109-0000

Reference Numbers of Documents Assigned or Released

Signature (for non-standard recording)

Reference: 20070227100434

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Documents Processed 01-31-2007, 18:32:08

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State of Washington  
REFERENCE #: 20070227100434

Space Above This Line For Recording Data  
Account number: 651-651-1233279-1XXX

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is JANUARY 31, 2007 and the parties are as follows:  
TRUSTOR ("Grantor"): **KENNETH H. RICHARDSON, AN UNMARRIED MAN** whose address is: **19103 W. BIG LAKE BLVD, MOUNT VERNON, WASHINGTON 98274-8200**

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): **3863-000-109-0000**  
**TRACT 109 "FIRST ADDITION, BIG LAKE WATERFRONT TRACTS, SKAGIT COUNTY, WASHINGTON," RECORDED IN VOLUME 4 OF PLATS, PAGE 15, RECORDS OF SKAGIT CO., WASHINGTON. ABBREVIATED LEGAL: TRACT 109 "FIRST ADD., BIG LAKE WATERFRONT TRACTS, SKAGIT CTY., WA.," RED V 4 OF PLATS, PG 15, RED SKAGIT CTY., WA. DOC #200404270136**

with the address of **19103 W. BIG LAKE BLVD, MOUNT VERNON, WASHINGTON 98274** and parcel number of **3863-000-109-0000** 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 **\$ 50,000.00** 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 31, 2047**.

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 **KENNETH H. RICHARDSON**

Date

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

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Grantor

Date

Grantor

Date

Grantor

Date

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For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me

Kenneth H Richardson

(here insert the name of grantor or

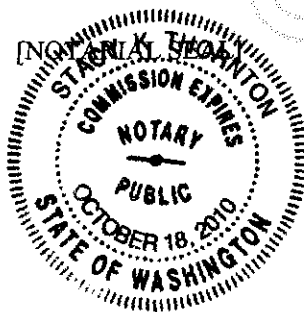
grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 31 day of January, 20 07.

Witness my hand and notarial seal on this the 31 day of January, 2007

Stacy K Thornton  
Signature

Stacy K Thornton  
Print Name:

Notary Public



My commission expires: 10/18/2010

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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 Stacy K. Thornton  
Notary:**

**Commission n/a  
Number:**

**Commission October 18, 2010  
Expires:**

**Date & Place of January 31, 2007 Skagit COUNTY, WA  
Notary Execution:**

**Date & Place of 2/5/2007  
This Execution: Washington County, OR**



**Signature**

**WELLS FARGO BANK, N.A.**

**Revised 7-17-00**



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