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200703120084

Skagit County Auditor

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DEED OF TRUST

Trustor(s) DAVID B. MERCER AND AMY J. MERCER, 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 29, "AMENDED PLAT OF MOUNTAIN VIEW ESTATES", AS PER PLAT RECORDED IN VOLUME 14 OF PLATS AT PAGE 198, IN THE RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON. ABBREVIATED LEGAL: LOT 29, "MOUNTAIN VIEW ESTATES", RECORDS OF SKAGIT COUNTY, WA

Assessor's Property Tax Parcel or Account Number P90640

Reference Numbers of Documents Assigned or Released

Reference: 20070337300408

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Documents Processed 02-21-2007, 16:38:30

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State of Washington
REFERENCE #: 20070337300408

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Account number: 651-651-1268283-1XXX

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is **FEBRUARY 22, 2007** and the parties are as follows:
TRUSTOR ("Grantor"): **DAVID B. MERCER AND AMY J. MERCER, HUSBAND AND WIFE** whose address is: **722 CULTUS MOUNTAIN DR, SEDRO WOOLLEY, WASHINGTON 98284-9371**

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): **P90640**
LOT 29, "AMENDED PLAT OF MOUNTAIN VIEW ESTATES", AS PER PLAT RECORDED IN VOLUME 14 OF PLATS AT PAGE 198, IN THE RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON. ABBREVIATED LEGAL: LOT 29, "MOUNTAIN VIEW ESTATES", RECORDS OF SKAGIT COUNTY, WA

with the address of **722 CULTUS MOUNTAIN DR, SEDRO WOOLLEY, WASHINGTON 98284** and parcel number of **P90640** 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 **\$ 100,000.00** 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 Debt") of even date herewith, and all amendments, extensions, modifications, renewals or other documents

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which are incorporated by reference into this Security Instrument, now or in the future. The maturity date of the Secured Debt is **FEBRUARY 22, 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 **DAVID B MERCER** 2/22/07
Date


Grantor **AMY J MERCER** 2-22-7
Date

Grantor Date

Grantor Date

Grantor Date

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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 David B Mercer & Amy J Mercer
(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 22 day of February, 2007.

Witness my hand and notarial seal on this the 22 day of February 2007

Allyson C. Yamauchi
Signature

[NOTARIAL SEAL]



Print Name: Allyson C Yamauchi
Notary Public

My commission expires: 4-11-2007

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