



200704090089

Skagit County Auditor

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After Recording Return To:

Wells Fargo Bank, N.A. Attn: Document Mgt.  
P.O. Box 31557 MAC B6955-015  
Billings, MT 59107-9900

## DEED OF TRUST

Trustor(s) BRUCE F. COWEN, A MARRIED MAN, AS HIS SEPARATE ESTATE

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 LOT17, SKYLINE NO. 7 VOL 9 OF PLATS PGS 70 AND 71

Assessor's Property Tax Parcel or Account Number 3823-000-017-0000 (P59596)

Reference Numbers of Documents Assigned or Released



## EXHIBIT A

Reference: 20070523315218

Account: 650-650-4946927-1998

### Legal Description:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: PARCEL A: LOT 17, SKYLINE NO. 7, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 9 OF PLATS, PAGES 70 AND 71, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON. PARCEL B: THAT PORTION OF SECTION 28, TOWNSHIP 35 NORTH, RANGE 1 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEASTERLY CORNER OF LOT 17, SKYLINE NO. 7, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 9 OF PLATS, PAGES 70 AND 71, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE SOUTH 71 DEGREES 11 MINUTES 45 SECONDS EAST 63.51 FEET; THENCE NORTH 23 DEGREES 32 MINUTES 00 SECONDS EAST 32.33 FEET; THENCE NORTH 04 DEGREES 36 MINUTES 33 SECONDS EAST 60.00 FEET; THENCE NORTH 75 DEGREES 44 MINUTES 40 SECONDS WEST 65.56 FEET TO THE NORTHEASTERLY CORNER OF SAID LOT 17; THENCE SOUTHERLY ALONG THE EASTERLY LINE OF SAID LOT 17, 87.00 FEET TO THE POINT OF BEGINNING. SITUATED IN SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT17, SKYLINE NO. 7 VOL 9 OF PLATS PGS 70 AND 71 TITLE TO SAID PREMISES IS VESTED IN BRUCE F. COWEN, A MARRIED MAN, AS HIS SEPARATE ESTATE (BARBARA T. COWEN) BY DEED FROM JOHN L. LITTLE AND ARLIE D. LITTLE, HUSBAND AND WIFE DATED 1/5/2005 AND RECORDED 1/10/2005 AS INSTRUMENT NO. 200501100176.

Exhibit A, CDP.V1 07/2004



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State of Washington  
REFERENCE #: 20070523315218

Space Above This Line For Recording Data  
Account number: 650-650-4946927-1XXX

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is MARCH 12, 2007 and the parties are as follows:  
TRUSTOR ("Grantor"): **BRUCE F. COWEN, A MARRIED MAN, AS HIS SEPARATE ESTATE** whose address is: **4732 193RD PLCE, ISSAQUAH, WASHINGTON 98027**

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): **3823-000-017-0000 (P59596)**  
**LOT17, SKYLINE NO. 7 VOL 9 OF PLATS PGS 70 AND 71**

with the address of 2003 CAY WAY, ANACORTES, WASHINGTON 98221 and parcel number of 3823-000-017-0000 (P59596) 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 \$ 250,000.00 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 which are incorporated by reference into this Security Instrument, now or in the future. The maturity date of the Secured Debt is MARCH 12, 2047.

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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 BRUCE F COWEN

3/15/07  
Date

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

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Grantor

Date

Grantor

Date

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For An Individual Acting In His/Her Own Right:

State of WASHINGTON

County of ISLAND

On this day personally appeared before me

BRUCE F. COWEN

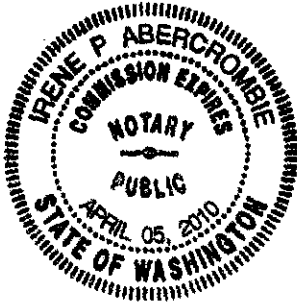
(here insert the name of grantor or

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 15TH day of MARCH, 20 07.

Witness my hand and notarial seal on this the 15TH day of MARCH, 2007

Irene P. Abercrombie  
Signature

[NOTARIAL SEAL]



Print Name: IRENE P. ABERCROMBIE  
Notary Public

My commission expires: 4-5-2010

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