

**Skagit County Auditor** 

After Recording Return To:

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

## **DEED OF TRUST**

M. CMB

Trustor(s) GERALD R. BELL AND CHRISTINE N. BELL, 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 THE WEST 70 FEET OF LOT 10, AND THE EAST 60 FEET OF LOT 11, 'CEDAR HILLS NO. 1', ACCORDING TO THE PLAT RECORDED IN VOLUME 8 OF PLATS, PAGES 90 AND 91, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: THE W 70 FT OF LT 10, AND THE E 60 FT OF LT 11, CEDAR HILLS NO. 1 TITLE TO SAID PREMISES IS VESTED IN GERALD R. BELL AND CHRISTINE N. BELL, HUSBAND AND WIFE BY DEED FROM ARNOLD GILLEY AND MARGARET GILLEY, HUSBAND AND WIFE DATED 10/9/1973 AND RECORDED 10/9/1973 AS INSTRUMENT NO. 791900.

Assessor's Property Tax Parcel or Account Number 3878-000-011-0000

Reference Numbers of Documents Assigned or Released

WADEED - short (06/2002) CDPv.1

Documents Processed 04-23-2007, 14:44:11

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State of Washington
REFERENCE #: 20071067500679

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Account number: 651-651-1551761-1XXX

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is APRIL 23, 2007 and the parties are as follows:

TRUSTOR ("Grantor"): GERALD R. BELL AND CHRISTINE → BELL, HUSBAND AND WIFE whose

address is: 2424 E CEDAR HILLS DR, MOUNT VERNON, WASHINGTON 98274-9040

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): 3878-000-011-0000
THE WEST 70 FEET OF LOT 10, AND THE EAST 60 FEET OF LOT 11, 'CEDAR HILLS NO. 1', ACCORDING TO THE PLAT RECORDED IN VOLUME 8 OF PLATS, PAGES 90 AND 91, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: THE W 70 FT OF LT 10, AND THE E 60 FT OF LT 11, CEDAR HILLS NO. 1 TITLE TO SAID PREMISES IS VESTED IN GERALD R. BELL AND CHRISTINE N. BELL, HUSBAND AND WIFE BY DEED FROM ARNOLD GILLEY AND MARGARET GILLEY, HUSBAND AND WIFE DATED 10/9/1973 AND RECORDED 10/9/1973 AS INSTRUMENT NO. 791900.

with the address of 2424 E. CEDAR HILLS DR, MOUNT VERNON, WASHINGTON 98274 and parcel number of 3878-000-011-0000 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.

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- 3. MAXIMUM OBLIGATION LIMIT AND SECURED DEBT. The total amount which this Security Instrument will secure shall not exceed § 147,670.00 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 APRIL 23, 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 CERALD R BELL

Grantor CHRISTINE-N. BELL

Grantor

Date

Date

Date

Date

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Grantor



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For An Individual Acting In His/Her Own Right:
State of CASHINGTEN
County of Skitterit
On this day personally appeared before me
GERALD R BELL AND CHRISTINE M BELL
(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
grantors) to me known to be the individual, or individuals described in and who executed the width that
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 23 day of APRIL , 20 C ].
- M - 0001 0000
Witness my hand and notarial seal on this the 23 day of PPRIL, 2007
William Comment
Signature (
Sign Con Co.
Print Name:  Notary Public  OC. 19. 408. 19. 19. 19. 19. 19. 19. 19. 19. 19. 19
Print Name:
Notary Public
NBLIC /25 MANA
Walter Walter British
TO THE PROPERTY OF THE PROPERT
New York of the second of the
My commission expires: DEC19, 2009

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