



200705140037
Skagit County Auditor

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After Recording Return To:

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P.O. Box 31557 MAC B6955-015
Billings, MT 59107-9900

DEED OF TRUST

Trustor(s) JAY A. SMITH AND SHARON R. SMITH, 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 5, 'PRAIRIE ACRES III', AS PER PLAT RECORDED IN VOLUME 12 OF PLATS, PAGE 74, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. ABBREVIATED LEGAL: PRAIRIE ACRES LT 5 TITLE TO SAID PREMISES IS VESTED IN JAY A. SMITH AND SHARON R. SMITH, HUSBAND AND WIFE BY DEED FROM MICHAEL C. GANDY AND JULIE G. GANDY, HUSBAND AND WIFE AND JAMES LOFGREN AND GALE LOFGREN, HUSBAND AND WIFE DATED 8/14/1990 AND RECORDED 8/21/1990 AS INSTRUMENT NO. 9008210096 IN BOOK 923 PAGE 636.

Assessor's Property Tax Parcel or Account Number P81581

Reference Numbers of Documents Assigned or Released

Reference: 20071027100498

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Documents Processed 04-18-2007, 13:59:31

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State of Washington
REFERENCE #: 20071027100498

Space Above This Line For Recording Data
Account number: 651-651-1534221-1XXX

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 18, 2007 and the parties are as follows:
TRUSTOR ("Grantor"): **JAY A. SMITH AND SHARON R. SMITH, HUSBAND AND WIFE** whose address is: **4791 IVAN LN, SEDRO WOOLLEY, WASHINGTON 98284-7850**

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): **P81581**
LOT 5, 'PRAIRIE ACRES III', AS PER PLAT RECORDED IN VOLUME 12 OF PLATS, PAGE 74, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. ABBREVIATED LEGAL: PRAIRIE ACRES LT 5 TITLE TO SAID PREMISES IS VESTED IN JAY A. SMITH AND SHARON R. SMITH, HUSBAND AND WIFE BY DEED FROM MICHAEL C. GANDY AND JULIE G. GANDY, HUSBAND AND WIFE AND JAMES LOFGREN AND GALE LOFGREN, HUSBAND AND WIFE DATED 8/14/1990 AND RECORDED 8/21/1990 AS INSTRUMENT NO. 9008210096 IN BOOK 923 PAGE 636.

with the address of 4791 IVAN LN, SEDRO WOOLLEY, WASHINGTON 98284 and parcel number of P81581 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 \$ 156,000.00 together with all interest thereby accruing, as set forth in

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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 18, 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 **JAY A SMITH**

4-19-07
Date


Grantor **SHARON R SMITH**

4/19/07
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

Jay A Smith and Sharon R Smith
(here insert the name of grantor or

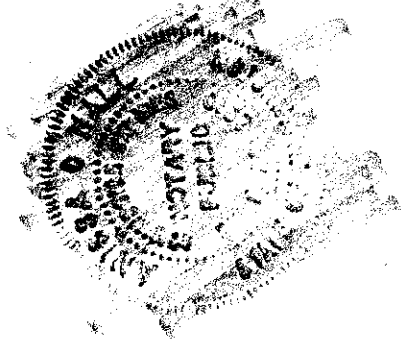
grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 19 day of April, 2007.

Witness my hand and notarial seal on this the 19 day of April, 2007

Anissa C Hall
Signature

Anissa C Hall
Print Name: _____
Notary Public

[NOTARIAL SEAL]



My commission expires Sept. 28 2010

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