

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**

Trustor(s) HENRY B. BLACK AND LINDA K. BLACK, 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 FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 28, 'SKAGIT HIGHLANDS, DIVISION 1', A PLANNED UNIT DEVELOPMENT, RECORDED ON AUGUST 16, 2005, UNDER AUDITORS FILE NO. 200508160182, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON. ABBREVIATED LEGAL: LOT 28, SKAGIT HIGHLANDS DIVISION, AUDITOR'S FILE NO. 200508160182 TITLE TO SAID PREMISES IS VESTED IN HENRY B. BLACK AND LINDA K. BLACK, HUSBAND AND WIFE BY DEED FROM THE QUADRANT CORPORATION, A CORPORATION DATED 1/25/2006 AND RECORDED 2/10/2006 AS INSTRUMENT NO. 200602100051.

Assessor's Property Tax Parcel or Account Number 123168

**Reference Numbers of Documents Assigned or Released** 

REFERENCE + 2407 1287300576



Documents Processed 05-15-2007, 14:49:28

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Prepared by: Wells Fargo Bank, N.A. MICHAEL JOHNSON DOCUMENT PREPARATION 18700 NW WALKER ROAD, #92 BEAVERTON, OREGON 97006 503-605-8174

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State of Washington REFERENCE #: 20071287300576 -Space Above This Line For Recording Data Account number: 651-651-1638568-1XXX

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

 DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is <u>MAY 15, 2007</u> and the parties are as follows: TRUSTOR ("Grantor"): HENRY B. BLACK AND LINDA K. BLACK, HUSBAND AND WIFE whose address is: 4632 HIDDEN LAKE LOOP, MOUNT VERNON, WASHINGTON 98273-8599

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 <u>SKAGIT</u>, State of Washington, described as follows: Assessor's Property Tax Parcel Account Number(s): 123168

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 28, 'SKAGIT HIGHLANDS, DIVISION 1', A PLANNED UNIT DEVELOPMENT, RECORDED ON AUGUST 16, 2005, UNDER AUDITORS FILE NO. 200508160182, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON. ABBREVIATED LEGAL: LOT 28, SKAGIT HIGHLANDS DIVISION, AUDITOR'S FILE NO. 200508160182 TITLE TO SAID PREMISES IS VESTED IN HENRY B. BLACK AND LINDA K. BLACK, HUSBAND AND WIFE BY DEED FROM THE QUADRANT CORPORATION, A CORPORATION DATED 1/25/2006 AND RECORDED 2/10/2006 AS INSTRUMENT NO. 200602100051.

with the address of <u>4632 HIDDEN LAKE LOOP, MOUNT VERNON, WASHINGTON 98273</u> and parcel number of <u>123168</u> 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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- MAXIMUM OBLIGATION LIMIT AND SECURED DEBT. The total amount which this Security Instrument will secure shall not exceed <u>\$ 75,000.00</u> 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 <u>MAY 15, 2047</u>.
- 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 <u>2/6/1997</u> as Auditor's File Number <u>9702060051</u> in Book <u>1626</u> at Page <u>614</u> of the Official Records in the Office of the Auditor of <u>SKAGIT</u> 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 HENRY BBLACK IJINDA K BLA Date Grantor Date Grantor Date WADEED - short (06/2002) CDPv.1 3/5 D 007061 Skagit County Auditor 6/11/2007 Page 3 of 5 9:18AM

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For An Individual Acting In His/Her Own Right: State of WASH			
County of <u>Statint</u>			
On this day personally appeared before me			
HENRY B. BLACK a	und Lin	DAK. B	he name of grantor or
grantors) to me known to be the individual, or individ foregoing instrument, and acknowledged that he (she voluntary act and deed, for the uses and purposes ther this $10^{-2}$ day of MA:, 20 07.	or they) signed t	n and who exec the same as his	cuted the within and (her or their) free and
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