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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

LAND TITLE OF SKAGIT COUNTY

122764-S

**DEED OF TRUST**

**Trustor(s)** SERGE DERRICK AND TONI DERRICK, 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 64,SKAGIT HIGHLANDS, DIV. IV

**Assessor's Property Tax Parcel or Account Number** ~~340422-1-004-0012~~ 4902-000-0041-0000  
P124976

**Reference Numbers of Documents Assigned or Released**

THIS DEED OF TRUST IS SECOND AND SUBORDINATE TO DEED OF TRUST RECORDED  
JUNE 22,2007 UNDER AUDITOR FILE NUMBER 200706220099



Prepared by:  
Wells Fargo Bank, N.A.  
SHANNON HOFFMAN  
DOCUMENT PREPARATION  
526 CHAPEL HILL DR  
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State of Washington  
REFERENCE #: 20071284900279

Space Above This Line For Recording Data  
Account number: 650-650-6169890-1XXX

**SHORT FORM DEED OF TRUST**  
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is JUNE 20, 2007 and the parties are as follows:  
TRUSTOR ("Grantor"): **SERGE DERRICK AND TONI DERRICK, HUSBAND AND WIFE** whose address is: **205 DICKINSON ST, MONROE, WASHINGTON 98272-0000**

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): **340422-1-004-0012**  
**LOT 64, SKAGIT HIGHLANDS, DIV. IV**

This deed of trust is 2nd and subject to a deed of trust securing the note in the amount of \$186,044.00 recording concurrently herewith.

with the address of **4654 NOOKSACK LOOP, MOUNT VERNON, WASHINGTON 98273-0000** and parcel number of **340422-1-004-0012** 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 **\$ 46,511.00** 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 JUNE 20, 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 BERGE DERRICK

Date 6-20-07

Grantor TONI DERRICK

Date 6-20-07

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 WA

County of Skagit

On this day personally appeared before me

Serge Derrick And Toni Derrick  
(here insert the name of grantor or

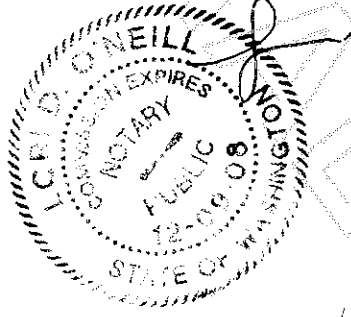
grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 20 day of June, 2007.

Witness my hand and notarial seal on this the 20 day of June, 2007

Lori D O'Neill  
Signature

[NOTARIAL SEAL]

Lori D O'Neill  
Print Name: \_\_\_\_\_  
Notary Public



My commission expires: 12-09-08



**DESCRIPTION:**

Lot 64, "PLAT OF SKAGIT HIGHLANDS DIVISION IV," a Planned Unit Development, approved August 21, 2006 and recorded on August 23, 2006 under Auditor's File Number 200608230062, records of Skagit County, Washington.

Situate in the City of Mount Vernon, County of Skagit, State of Washington.



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