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Skagit County Auditor

7/2/2007 Page 1 of 5 9:28AM

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) ERIK DANIEL WERMUS, AN UNMARRIED MAN

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 22, LESS THE SOUTH 10 FEET, AND ALL OF LOTS 23 AND 24, BLOCK 9, 'SEATTLE SYNDICATES FIRST ADDITION TO THE CITY OF ANACORTES', ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 1 OF PLATS , PAGE 25 RECORDS OF SKAGIT COUNTY WASHINGTON; TOGETHER WITH THAT PORTION OF THE EAST 1/2 OF VACATED ALLEY IN SAID BLOCK ABUTTING UPON SAID LOTS; AND THAT PORTION OF THE VACATED WEST 10 FEET OF 'R' AVENUE ABUTTING UPON SAID LOTS, WHICH UPON VACATION REVERTED TO SAID PREMISES OF LAW. ABBREVIATED LEGAL: LOT 22-24, BLOCK 9, SEATTLE SYNDICATES, VOL. 1 PG. 25 TITLE TO SAID PREMISES IS VESTED IN ERIK DANIEL D. WERMUS, AN UNMARRIED MAN BY DEED FROM SCOTT A. RUARK AND LAUREN J. RUARK, HUSBAND AND WIFE DATED 5/9/2005 AND RECORDED 5/25/01 AS INSTRUMENT NO. 200505250074. \*\*\*PLEASE NOTE THIS PROPERTY HAS TWO PARCEL NUMBERS: 3813-009-024-0004, P58836

Assessor's Property Tax Parcel or Account Number SEE LEGAL\*\*\*

Reference Numbers of Documents Assigned or Released

Reference: 20071527500578

WADEED - short (06/2002) CDPv.1



1/5

Documents Processed 06-13-2007, 14:58:06

Prepared by:

Wells Fargo Bank, N.A.

HEIDI ANN LIEBHART

DOCUMENT PREPARATION

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Billings, MT 59107-9900

State of Washington  
REFERENCE #: 20071527500578

Space Above This Line For Recording Data  
Account number: 651-651-1763648-1XXX

## 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 13, 2007 and the parties are as follows:  
TRUSTOR ("Grantor"): **ERIK DANIEL WERMUS, AN UNMARRIED MAN** whose address is: **819 11TH ST, APT A, BELLINGHAM, WASHINGTON 98225-6206**

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): **SEE LEGAL \*\*\***  
**THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 22, LESS THE SOUTH 10 FEET, AND ALL OF LOTS 23 AND 24, BLOCK 9, 'SEATTLE SYNDICATES FIRST ADDITION TO THE CITY OF ANACORTES', ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 1 OF PLATS, PAGE 25 RECORDS OF SKAGIT COUNTY WASHINGTON; TOGETHER WITH THAT PORTION OF THE EAST 1/2 OF VACATED ALLEY IN SAID BLOCK ABUTTING UPON SAID LOTS; AND THAT PORTION OF THE VACATED WEST 10 FEET OF 'R' AVENUE ABUTTING UPON SAID LOTS, WHICH UPON VACATION REVERTED TO SAID PREMISES OF LAW. ABBREVIATED LEGAL: LOT 22-24, BLOCK 9, SEATTLE SYNDICATES, VOL. 1 PG. 25 TITLE TO SAID PREMISES IS VESTED IN ERIK DANIEL D. WERMUS, AN UNMARRIED MAN BY DEED FROM SCOTT A. RUARK AND LAUREN J. RUARK, HUSBAND AND WIFE DATED 5/9/2005 AND RECORDED 5/25/01 AS INSTRUMENT NO. 200505250074. \*\*\*PLEASE NOTE THIS PROPERTY HAS TWO PARCEL NUMBERS: 3813-009-024-0004, P58836**

WADEED - short (06/2002) CDPv.1



200707020070  
Skagit County Auditor

7/2/2007 Page

2 of

5 9:28AM

2/5

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with the address of **801 FIDALGO AVE, ANACORTES, WASHINGTON 98221** and parcel number of **SEE LEGAL\*\*\*** 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 **\$ 77,200.00** 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 **JUNE 13, 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 Erik Daniel Wermus 06/13/07  
Date

Grantor \_\_\_\_\_ Date

Grantor \_\_\_\_\_ Date

WADEED - short (06/2002) CDPv.1



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Skagit County Auditor

7/2/2007 Page 3 of 5 9:28AM

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

WADEED – short (06/2002) CDPv.1



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Skagit County Auditor

For An Individual Acting In His/Her Own Right:

State of Washington

County of Whatcom

On this day personally appeared before me

ERIK Daniel Wermus

(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 13<sup>th</sup> day of June, 20 07.

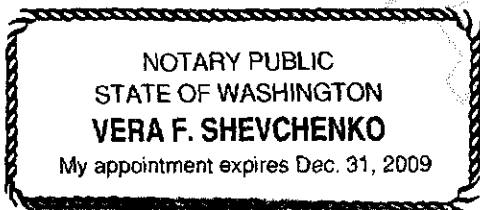
Witness my hand and notarial seal on this the 13<sup>th</sup> day of June, 2007

Vera F. Shevchenko  
Signature

[NOTARIAL SEAL]

VERA F. SHEVCHENKO  
Print Name:

Notary  
Notary Public



My commission expires Dec 31, 2009

