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200708160165

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LAND FILE OF SKAGIT COUNTY
122751-5

DEED OF TRUST

Trustor(s) KRISTOPHER S. BALCOM, MARRIED AS HIS SEPARATE ESTATE

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 51, SKAGIT HIGHLANDS DOV. IV

Assessor's Property Tax Parcel or Account Number 4902-000-051-0000/P124963

Reference Numbers of Documents Assigned or Released

THIS DEED OF TRUST IS SECOND AND SUBORDINATE TO DEED OF TRUST
RECORDED UNDER AUDITOR FILE NUMBER 200708



Prepared by:
Wells Fargo Bank, N.A.
SHANNON HOFFMAN
DOCUMENT PREPARATION
526 CHAPEL HILL DR
COLORADO SPRINGS, COLORADO 80920
425-455-6181

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State of Washington
REFERENCE #: 20070584900269

Space Above This Line For Recording Data
Account number: 650-650-6815518-1XXX

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is AUGUST 14, 2007 and the parties are as follows:
TRUSTOR ("Grantor"): **KRISTOPHER S. BALCOM, MARRIED AS HIS SEPARATE ESTATE** whose address is: **18111 25TH AVE NE, APT DD104, MARYSVILLE, AA 98271-0000**

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):
LOT 51, SKAGIT HIGHLANDS DOV. IV

This deed of trust is 2nd and subject to a deed of trust securing the note in the amount of \$165,572.00 recording concurrently herewith.

with the address of 4617 SHUKSAN STREET, MOUNT VERNON, WASHINGTON 98273-0000 and parcel number of _ 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 \$ 41,393.00 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 **AUGUST 14, 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).

Kristopher S Balcom 8/14/07
Grantor **KRISTOPHER S BALCOM** Date

Holly M Balcom 8/14/07
Grantor **HOLLY M BALCOM** Date

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

Kristopher S. Balcom and Holly M. Balcom
(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 14 day of August, 2007.

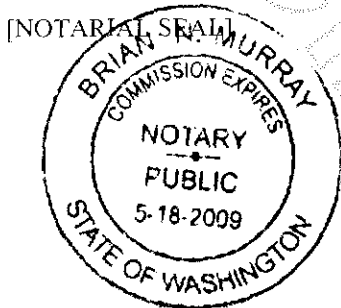
Witness my hand and notarial seal on this the 14 day of August, 2007

Signature

Brian N. Murray

Print Name:

Notary Public



My commission expires: 5-18-2009

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Schedule "A-1"

122751-S

DESCRIPTION:

Lot 51, "PLAT OF SKAGIT HIGHLANDS DIVISION IV," a Planned Unit Development, as per plat recorded 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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