



200708170033
Skagit County Auditor

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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) JEAN A. CHRISTOPHERSON, AN UNMARRIED WOMAN

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: TRACT 7, HILLCREST TERRACE ADDITION TO ANACORTES, WASHINGTON, AS PER PLAT RECORDED IN VOLUME 7 OF PLATS, PAGES 81 AND 82, RECORDS OF SKAGIT COUNTY. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. ABBREVIATED LEGAL: TRACT 7, HILLCREST TERRACE ADDITION TO ANACORTES, VOL 7, PGS 81 AND 82 TITLE TO SAID PREMISES IS VESTED IN KENNETH C. CHRISTOPHERSON AND JEAN A. CHRISTOPHERSON, HIS WIFE BY DEED FROM EDWARD S. MARTYR AND RUBY MARTYR, HIS WIFE DATED 8/20/1973 AND RECORDED 8/22/1973 AS INSTRUMENT NO. 789799.

Assessor's Property Tax Parcel or Account Number P57522

Reference Numbers of Documents Assigned or Released

Reference: 20071407300334



Prepared by:
Wells Fargo Bank, N.A.
CAROL BAILEY
DOCUMENT PREPARATION
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State of Washington
REFERENCE #: 20071907300334

Space Above This Line For Recording Data
Account number: 651-651-1869940-1XXX

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is JULY 26, 2007 and the parties are as follows:
TRUSTOR ("Grantor"): **JEAN A. CHRISTOPHERSON, AN UNMARRIED WOMAN** whose address is:
3915 MITCHELL DR, ANACORTES, WASHINGTON 98221-3631

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): P57522
THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: TRACT 7, HILLCREST TERRACE ADDITION TO ANACORTES, WASHINGTON, AS PER PLAT RECORDED IN VOLUME 7 OF PLATS, PAGES 81 AND 82, RECORDS OF SKAGIT COUNTY. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. ABBREVIATED LEGAL: TRACT 7, HILLCREST TERRACE ADDITION TO ANACORTES, VOL 7, PGS 81 AND 82 TITLE TO SAID PREMISES IS VESTED IN KENNETH C. CHRISTOPHERSON AND JEAN A. CHRISTOPHERSON, HIS WIFE BY DEED FROM EDWARD S. MARTYR AND RUBY MARTYR, HIS WIFE DATED 8/20/1973 AND RECORDED 8/22/1973 AS INSTRUMENT NO. 789799.

with the address of 3813 TERRACE DR, ANACORTES, WASHINGTON 98221 and parcel number of P57522 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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3. **MAXIMUM OBLIGATION LIMIT AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$ 100,000.00 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 JULY 26, 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 ~~JEAN A. CHRISTOPHERSON~~

Date

07-26-07

Grantor Debra J. Otterstedt as Attorney in fact for Jean A. Christopherson

Date

Debra J. Otterstedt as Attorney in fact for Jean A. Christopherson

DEBRA J. OTTERSTEDT AS ATTORNEY IN FACT FOR JEAN A. CHRISTOPHERSON

Grantor

Date

Grantor



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Grantor

Date

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

Debra J. Otterstedt

(here insert the name of grantor or

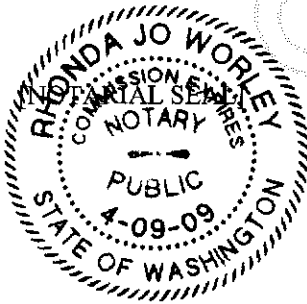
grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 26 day of July, 20 07.

Witness my hand and notarial seal on this the 26 day of July, 2007

Rhonda Jo Worley
Signature

RHONDA JO WORLEY
Print Name:

Notary Public



My commission expires: 04-09-09



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