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## **DEED OF TRUST**

Trustor(s) MICHAEL A. YARROW AND JEAN M. YARROW, 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 REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 12, EAGLEMONT PHASE 1E, ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 30, 2000, UNDER AUDITOR'S FILE NO. 200010300157, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: L 12 EAGLEMONT 1E FILE 200010300157 SKAGIT CO, WA

Assessor's Property Tax Parcel or Account Number P117431

Reference Numbers of Documents Assigned or Released

REFERENCE 20072217200165

Prepared by:
Wells Fargo Bank, N.A.
ANABEL CHOI
DOCUMENT PREPARATION
18700 NW WALKER RD #92 (MAC P6
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State of Washington
REFERENCE #: 20072217200165

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Account number: 651-651-1962653-1XXX

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is <u>SEPTEMBER 15.</u> 2007 and the parties are as follows:

TRUSTOR ("Grantor"): MICHAEL A. YARROW AND JEAN M. YARROW, HUSBAND AND WIFE whose address is: 3805 LAUREL CT, MOUNT VERNON, WASHINGTON 98274-8751

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): P117431
THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 12, EAGLEMONT PHASE 1E, ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 30, 2000, UNDER AUDITOR'S FILE NO. 200010300157, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: L 12 EAGLEMONT 1E FILE 200010300157 SKAGIT CO, WA

with the address of 3805 LAUREL CT, MOUNT VERNON, WASHINGTON 98274 and parcel number of P117431 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 \$50,000.00 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

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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 <u>SEPTEMBER 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 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.

	1		79.5
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).

	Meral ( CHAEL A YARR)	Mavon	9/15/67
Grantor MIC	CHAEL A YARR	ØW.	Date
Q	N M YARROW	Janos	9/15/0
Grantor JEA	N M YARROW		Date
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 <u>Nashington</u> County of <u>Skaqit</u>	
On this day personally appeared before me  MICHAEL A YARROW AND	JEAN M VARRON
	(here insert the name of grantor or
grantors) to me known to be the individual, or ind	lividuals 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 15th day of September, 20 07.	
Witness my hand and notarial seal on this the	day of September 2007
	1-1-
	Signature
	Signature
[NOTARTALL SEAL]	year Thomas
INTEGAN MONTH	Print Name:
SON CONSTITUTE OF THE PROPERTY	Notary Public
ANDTARY OF E	
Plants	
THY 16. 10 11	
WASHINGTON WASHINGTON	
My commission expires: 01/16/20 u	
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