



200710040023
Skagit County Auditor

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After Recording Return To:

Wells Fargo Bank, N.A. Attn: Document Mgt.
P.O. Box 31557 MAC B6955-013
Billings, MT 59107-9900

DEED OF TRUST

Trustor(s) Cheryl R. Hutchings, a single person

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: THAT PORTION OF GOVERNMENT LOT 9, SECTION 19, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M., DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 1,515 FEET NORTH AND 411.32 FEET WEST OF THE EAST CORNER OF SAID SECTION, SAID POINT BEING THE INTERSECTION OF THE NORTH LINE OF HIGHLAND STREET AND THE EAST LINE OF FIRST STREET AS ESTABLISHED IN THE CITY OF MOUNT VERNON; THENCE NORTH 100 FEET; THENCE EAST 100 FEET TO THE TRUE POINT OF BEGINNING; THENCE EAST 79 FEET; THENCE NORTH 76 FEET; THENCE WEST 179 FEET, MORE OR LESS, TO THE EAST LINE OF FIRST STREET, AS ESTABLISHED; THENCE SOUTH 50 FEET; THENCE EAST 100 FEET; THENCE SOUTH 26 FEET TO THE TRUE POINT OF BEGINNING.

Assessor's Property Tax Parcel or Account Number 340419-0-313-0007

Reference Numbers of Documents Assigned or Released



Prepared by:
Wells Fargo Bank, N.A.
BOB WALLACE
DOCUMENT PREPARATION
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State of Washington
REFERENCE #: 20072357500578

Space Above This Line For Recording Data
Account number: 650-650-7106982-0XXX

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is SEPTEMBER 11, 2007 and the parties are as follows:
TRUSTOR ("Grantor"): Cheryl R. Hutchings, a single person whose address is: 508 N 1ST ST, MOUNT VERNON, WASHINGTON 98273-2811

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): 340419-0-313-0007
THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: THAT PORTION OF GOVERNMENT LOT 9, SECTION 19, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M., DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 1,515 FEET NORTH AND 411.32 FEET WEST OF THE EAST CORNER OF SAID SECTION, SAID POINT BEING THE INTERSECTION OF THE NORTH LINE OF HIGHLAND STREET AND THE EAST LINE OF FIRST STREET AS ESTABLISHED IN THE CITY OF MOUNT VERNON; THENCE NORTH 100 FEET; THENCE EAST 100 FEET TO THE TRUE POINT OF BEGINNING; THENCE EAST 79 FEET; THENCE NORTH 76 FEET; THENCE WEST 179 FEET, MORE OR LESS, TO THE EAST LINE OF FIRST STREET, AS ESTABLISHED; THENCE SOUTH 50 FEET; THENCE EAST 100 FEET; THENCE SOUTH 26 FEET TO THE TRUE POINT OF BEGINNING.

with the address of 508 N. 1ST ST, MOUNT VERNON, WASHINGTON 98273 and parcel number of 340419-0-313-0007 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 \$ 32,000.00 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 SEPTEMBER 20, 2017.
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).

Cheryl R. Hutchings 9-13-07
 Grantor **CHERYL R HUTCHINGS** _____ Date

 Grantor _____ Date

 Grantor _____ Date

 Grantor _____ Date

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Grantor

Date

Grantor

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Grantor

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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

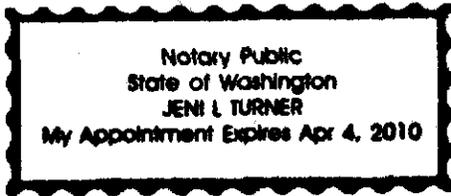
Cheryl R. Hutchings (here insert the name of grantor or grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she) or they signed the same as his (her) or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 13 day of September, 2007.

Witness my hand and notarial seal on this the 13 day of September, 2007

Jeni L. Turner
Signature

[NOTARIAL SEAL]

Jeni L. Turner
Print Name: _____
Notary Public



My commission expires: 04-04-2010

