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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) Benjamin E. Richmond and Tammy Lee Richmond, 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 LAND REFERRED TO HEREIN IS SITUATED IN THE STATE OF WA,
COUNTY OF SKAGIT, CITY OF MOUNT VERNON AND DESCRIBED AS FOLLOWS: MORE
THOROUGHLY DETAILED IN ATTACHED EXHIBIT

SE 1/4 NW 1/4 12/34/4

Assessor's Property Tax Parcel or Account Number P24602

Reference Numbers of Documents Assigned or Released



Prepared by:
Wells Fargo Bank, N.A.
BEN INKS
DOCUMENT PREPARATION
2202 W. ROSE GARDEN LANE
PHOENIX, ARIZONA 85027
503-614-6236

When recorded mail to:
LSI - North Recording Division
5029 Dudley Blvd
McClellan, CA 95652
(800) 964-3524

rt.

3943504

State of Washington
REFERENCE #: 20072997300398

Space Above This Line For Recording Data
Account number: 651-651-2202737-1XXX

Recording Requested By: **SHORT FORM DEED OF TRUST**
LSI (With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is **NOVEMBER 12, 2007** and the parties are as follows:
TRUSTOR ("Grantor"): **Benjamin E. Richmond and Tammy Lee Richmond, Husband and Wife** whose address is: **13241 BUCHANAN LN, MOUNT VERNON, WASHINGTON 98273-8589**

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): **P24602**
THE LAND REFERRED TO HEREIN IS SITUATED IN THE STATE OF WA, COUNTY OF SKAGIT, CITY OF MOUNT VERNON AND DESCRIBED AS FOLLOWS: MORE THOROUGHLY DETAILED IN ATTACHED EXHIBIT

with the address of **13241 BUCHANAN LN, MOUNT VERNON, WASHINGTON 98273** and parcel number of **P24602** 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 **\$ 251,000.00** 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 **NOVEMBER 12, 2047**.

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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).

Benjamin E Richmond 11-13-2007
Grantor BENJAMIN E RICHMOND Date

Tammy Lee Richmond 11-13-2007
Grantor TAMMY LEE RICHMOND Date

Grantor Date

Grantor Date

Grantor Date

Grantor Date

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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

Benjamin E + Tammy Lee Richmond
(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 November, 20 07.

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

Pamela B Keyes
Signature

Pamela B Keyes
Print Name:

Notary Public

NOTARIAL SEAL

My commission expires: 2/14/11

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EXHIBIT A

Reference: 20072997300398

Account: 651-651-2202737-1998

Legal Description:

The land referred to herein is situated in the State of WA, County of SKAGIT, City of MOUNT VERNON and described as follows: Parcel "A" All that part of the Southeast 1/4 of the Northwest 1/4 of Section 12, Township 34 North, Range 4 East, W.M., lying West of the paved highway; except that portion thereof described as follows: Beginning at a point where the West line of the Clear Lake and McLeod County Road intersects the North line of said Southeast 1/4 of the Northwest 1/4 of said Section; thence West along the North line of said Southeast 1/4 of the Northwest 1/4, 1172.7 feet; thence South, 526.4 feet; thence East, 974.3 feet to the West line of said County Road; thence Northeasterly along said road line to the place of beginning; also except that portion lying South of the North 526.4 feet thereof. Parcel "B" The East 35 feet of Lot 16, "Plat of Sunset Addition to Clear Lake, Skagit County, Wash.", as per Plat recorded in Volume 4 of Plats, Page 38, Records of Skagit County, Washington. Abbreviated Legal provided as a courtesy Ptn of S.E. 1/4 of N. W. 1/4 of Section 12/34/Range 4 East Ptn of Lot 16, Plat of Sunset Addition to Clear Lake, Skagit Co, WA

Exhibit A, CDP.V1 07/2004



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