



200711290057
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After recording, return recording
information to:

American Title, Inc.

PO Box 641010 2007 11130279
Omaha, NE 68164-1010

DEED OF TRUST

Trustor(s) CECILIA A. SMITH

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: LOTS 1 & 2 OF SEDRO WOOLLEY SHORT PLAT #4-90, BEING A PORTION OF TRACT 25, PLAT #1, SEDRO HOME ACREAGE, SKAGIT CO., WASHINGTON 1904, AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 39, RECORDS OF SKAGIT COUNT, WASHINGTON. SAID SHORT PLAT #4-90 BEING RECORDED IN VOLUME 9 OF SHORT PLATS, PAGE 247, AF#9007310055, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOTS 1 & 2 OF SEDRO WOOLLEY SHORT PLAT #4-90, VOL 3, PAGE 39, SKAGIT COUNTY, WA

Assessor's Property Tax Parcel or Account Number P105682 & P105683

Reference Numbers of Documents Assigned or Released



Prepared by:
Wells Fargo Bank, N.A.
ROSE A BARIEKMAN
DOCUMENT PREPARATION
ONE HOME CAMPUS, MAC X2303-01C
DES MOINES, IOWA 50328
888-934-3669

After recording, return recording
information to:

American Title, Inc.
PO Box 641010 200711302-1
Omaha, NE 68164-1010

State of Washington
REFERENCE #: 20073103110419

Space Above This Line For Recording Data
Account number: 650-650-7614605-1XXX

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is NOVEMBER 15, 2007 and the parties are as follows:
TRUSTOR ("Grantor"): **CECILIA A. SMITH** whose address is: **526 TOWNSHIP ST, SEDRO WOOLLEY, WASHINGTON 98284**

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): **P105682 & P105683**
THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOTS 1 & 2 OF SEDRO WOOLLEY SHORT PLAT #4-90, BEING A PORTION OF TRACT 25, PLAT #1, SEDRO HOME ACREAGE, SKAGIT CO., WASHINGTON 1904, AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 39, RECORDS OF SKAGIT COUNTY, WASHINGTON. SAID SHORT PLAT #4-90 BEING RECORDED IN VOLUME 9 OF SHORT PLATS, PAGE 247, AF#9007310055, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOTS 1 & 2 OF SEDRO WOOLLEY SHORT PLAT #4-90, VOL 3, PAGE 39, SKAGIT COUNTY, WA

with the address of 526 TOWNSHIP ST, SEDRO WOOLLEY, WASHINGTON 98284 and parcel number of P105682 & P105683 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 \$ 40,000.00 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 15, 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).

Cecilia A Smith
Grantor **CECILIA A SMITH**

11/15/07
Date

Grantor

Date

Grantor

Date

Grantor

Date

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Grantor

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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

Cecilia A. Smith

(here insert the name of grantor or

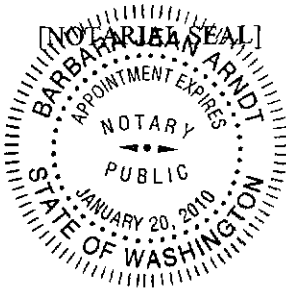
grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 15 day of November, 20 07.

Witness my hand and notarial seal on this the 15 day of November 2007

Barbara Jean Arndt
Signature

Barbara Jean Arndt
Print Name:

Notary Public



My commission expires: 01/20/2010

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