



200712240068

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) MATTHEW J. RUTHERFORD, A SINGLE MAN

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 ABBREVIATED LEGAL: PTN. LOT 1, SP8-82, VOL 5, PG. 180, BEING A PTN. OF E1/2 SW, SEC 17-35-7 more particularly described in the Attached Exhibit A. W

Assessor's Property Tax Parcel or Account Number P111628

Reference Numbers of Documents Assigned or Released



Prepared by:
Wells Fargo Bank, N.A.
KYLE L SANDERS
DOCUMENT PREPARATION
11601 N BLACK CANYON HWY
PHOENIX, ARIZONA 85029
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State of Washington
REFERENCE #: 20073037400052

Space Above This Line For Recording Data
Account number: 650-650-7694953-0XXX

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is NOVEMBER 30, 2007 and the parties are as follows:
TRUSTOR ("Grantor"): **MATTHEW J. RUTHERFORD, A SINGLE MAN** whose address is: **37307 CAPE HORN RD, SEDRO WOOLLEY, WASHINGTON 98284-7787**

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): **P111628**
ABBREVIATED LEGAL: PTN. LOT 1, SP8-82, VOL 5, PG. 180, BEING A PTN. OF E1/2 SW, SEC 17-35-7 more particularly described in the attached Exhibit A.

with the address of 37307 CAPE HORN ROAD, SEDRO WOOLLEY, WASHINGTON 98284 and parcel number of P111628 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 \$ 20,615.00 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 26, 2022.

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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).


Grantor **MATTHEW J. RUTHERFORD** Date 11/30/07

Grantor _____ 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

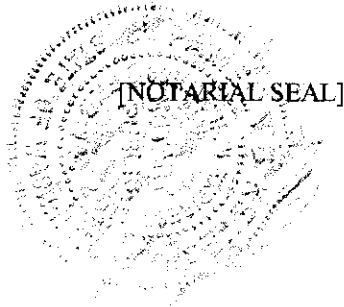
County of Skagit

On this day personally appeared before me
Matthew J. Rutherford

(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 30 day of November, 20 07.

Witness my hand and notarial seal on this the 30 day of November, 2007

Pamela B Keyes
Signature



Print Name: Pamela B. Keyes
Notary Public

My commission expires: 2/14/08

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EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: THAT PORTION OF LOT 1, SKAGIT COUNTY SHORT PLAT NO. 8-82, APPROVED APRIL 13, 1982, AND RECORDED APRIL 14, 1982, IN VOLUME 5 OF SHORT PLATS, PAGE 180, UNDER AUDITOR'S FILE NO. 8204140062, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF THE EAST HALF OF THE SOUTHWEST QUARTER, SECTION 17, TOWNSHIP 35 NORTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE NORTH LINE OF CAPE HORN ROAD WITH THE WEST LINE OF THE EAST 30 FEET OF SAID LOT 1; THENCE NORTH 00 DEGREES 50 MINUTES 08 SECONDS EAST ALONG SAID WEST LINE A DISTANCE OF 312.18 FEET; THENCE NORTH 89 DEGREES 09 MINUTES 52 SECONDS WEST A DISTANCE OF 130.36 FEET; THENCE SOUTH 04 DEGREES 48 MINUTES 48 SECONDS WEST A DISTANCE OF 60.59 FEET; THENCE NORTH 89 DEGREES 09 MINUTES 52 SECONDS WEST A DISTANCE OF 112.68 FEET TO THE WEST LINE OF SAID LOT 1; THENCE NORTH 00 DEGREES 23 MINUTES 22 SECONDS WEST ALONG THE WEST LINE OF LOT 1 A DISTANCE OF 860.00 FEET TO THE NORTHWEST CORNER THEREOF; THENCE SOUTH 56 DEGREES 25 MINUTES 54 SECONDS EAST ALONG THE NORTH LINE THEREOF A DISTANCE OF 351.44 FEET TO THE NORTHEAST CORNER OF SAID LOT 1; THENCE SOUTH 00 DEGREES 50 MINUTES 08 SECONDS WEST ALONG THE EAST LINE THEREOF A DISTANCE OF 925.89 FEET TO THE NORTH LINE OF CAPE HORN ROAD; THENCE NORTH 80 DEGREES 52 MINUTES 02 SECONDS WEST ALONG CAPE HORN ROAD A DISTANCE OF 30.32 FEET TO THE POINT OF BEGINNING. SITUATED IN SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: PTN. LOT 1, SP8-82, VOL 5, PG. 180, BEING A PTN. OF E1/2 SW, SEC 17-35-7 SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.



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