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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) ERVIN ROY RAPHAEL & NANCY M. RAPHAEL, TRUSTEES OF THE RAPHAEL FAMILY TRUST, DATED JUNE 6, 1995**

**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 LOT 24, PLAT OF WASHINGTON PARK ESTATES, ACCORDING TO THE PLAT THEREOF, RECORDE D UNDER AUDITORS FILE NO. 200011290068, RECORDS OF SKAGIT COUNTY, WASHINGTON.**

**Assessor's Property Tax Parcel or Account Number P117650**

**Reference Numbers of Documents Assigned or Released**



Prepared by:  
Wells Fargo Bank, N.A.  
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DOCUMENT PREPARATION  
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State of Washington  
REFERENCE #: 20080027500354

Space Above This Line For Recording Data  
Account number: 651-651-2315802-1XXX

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is **JANUARY 24, 2008** and the parties are as follows:  
TRUSTOR ("Grantor"): **ERVIN ROY RAPHAEL & NANCY M. RAPHAEL, TRUSTEES OF THE RAPHAEL FAMILY TRUST, DATED JUNE 6, 1995** whose address is: **2614 WASHINGTON BLVD, ANACORTES, WASHINGTON 98221-4829**

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): **P117650**  
**LOT 24, PLAT OF WASHINGTON PARK ESTATES, ACCORDING TO THE PLAT THEREOF, RECORDED UNDER AUDITORS FILE NO. 200011290068, RECORDS OF SKAGIT COUNTY, WASHINGTON.**

with the address of **2614 WASHINGTON BLVD, ANACORTES, WASHINGTON 98221** and parcel number of **P117650** 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 **\$ 25,000.00** 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 **FEBRUARY 24, 2048**.

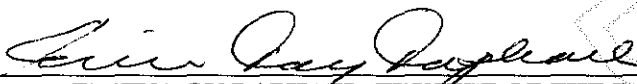
4. **MASTER FORM DEED OF TRUST.** By the delivery and execution of this Security Instrument, Grantor Agrees that all provisions and sections of the Master Form Deed of Trust ("Master Form"), inclusive, dated **February 1, 1997**, and recorded on **2/6/1997** as Auditor's File Number **9702060051** in 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.

☒ Third Party Rider

☐ Leasehold Rider

☐ 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).

 TTE 1.24.08  
Grantor **ERVIN ROY RAPHAEL, TRUSTEE OF THE RAPHAEL FAMILY TRUST DATED JUNE 6, 1995**  
Date

 TTE 1.24.08  
Grantor **NANCY M RAPHAEL, TRUSTEE OF THE RAPHAEL FAMILY TRUST DATED JUNE 6, 1995**  
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 Washington

County of Skagit

On this day personally appeared before me

Ervin Roy Raphael and Nancy M. Raphael  
(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 24<sup>th</sup> day of January, 2008.

Witness my hand and notarial seal on this the 24<sup>th</sup> day of January, 2008.

Marsha L. Sullivan  
Signature

Marsha L Sullivan  
Print Name:

Notary Public



My commission expires: Oct 15 2011

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For An Individual Trustee Borrower:

State of Washington

County of Skagit

On this day personally appeared before me

Ervin Ray Raphael and Nancy M. Raphael  
(here insert the name of grantor or

grantors) to me known to be the Trustee for the Trust known as  
The Raphael Family Trust dated June 9 1995 and who executed the  
within and foregoing instrument in his or her capacity as Trustee for the said trust, and that he was  
authorized to do so in the trust instrument pursuant to which the said Trust was created, 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 24<sup>th</sup> day of January, 20  
08. (Signature of officer and official seal below)

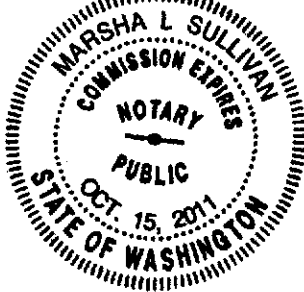
Witness my hand and notarial seal on this the 24<sup>th</sup> day of January, 2008

Marsha L Sullivan  
Signature

Marsha L Sullivan  
Print Name:

Notary Public

[NOTARIAL SEAL]



My commission expires: Oct. 15 2011

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REFERENCE: 20080027500354  
ACCOUNT: 651-651-2315802-1998

### THIRD PARTY RIDER

This THIRD PARTY RIDER is made on JANUARY 24, 2008, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("the Security Instrument") given by the undersigned Trustee(s) to secure the Secured Debt from

**ERVIN ROY RAPHAEL And NANCY M RAPHAEL**

(the "Debtor") to Lender.

With respect to the Trust, this Security Instrument constitutes a third party mortgage/deed of trust and grant of security interest by the undersigned as Trustee(s) of said Trust in the Property described in this Security Instrument to secure the Note of the Debtor to the Lender.

Consequently, references in the text to "Borrower" refer to the undersigned Trustee(s) and the Debtor if the context in which the term is used so requires. Without limiting the generality of the foregoing, the use of the term "Borrower" in the context of warranties, representations and obligations pertaining to the Property shall refer to the undersigned Trustee(s). The use of the term "Borrower" in the context of the requirements under the Note shall refer to the Debtor.

Except with respect to the obligation(s) of the undersigned as individuals, and not as Trustee(s), with respect to the Secured Debt before the date first set forth herein above and the obligation(s) of the undersigned as individuals with respect to Secured Debt prior to the transfer of the Property into the Trust, the Trust and the undersigned, as Trustee(s), are not liable for the debt evidenced by the Note and are a party hereunder except insofar as their interest in the Property is made subject to the Security Instrument.

3PARTYRIDER (WF), CDP.V1 (06/2004)



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Further, revocation of the Trust, distribution of trust assets, or death of any Debtor shall constitute an event of default under the Secured Instrument.

  
Trustee **ERVIN ROY RAPHAEL**, Trustee of the Raphael Family Trust Dated June 6, 1995 1-24-08  
*Nancy M. Raphael* Date

Trustee **NANCY M RAPHAEL**, Trustee of the Raphael Family Trust Dated June 6, 1995 1-24-08  
Date

Trustee Date

Trustee Date

Trustee Date

Trustee Date

Trustee Date

Trustee Date

