



200803240115

Skagit County Auditor

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LAND TITLE OF SKAGIT COUNTY

128620-P

## DEED OF TRUST

Trustor(s) DAVID T VOPNFORD JR. AND TERRI S VOPNFORD, 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 LOT 12, CEDAR RIDGE ESTATES DIV. 1.

Assessor's Property Tax Parcel or Account Number 8105711

Reference Numbers of Documents Assigned or Released

This Deed of Trust is second and subordinate to Deed of Trust recorded under Auditor's File No. 200803240114.



Prepared by:  
Wells Fargo Bank, N.A.  
LINDSI GUTH  
DOCUMENT PREPARATION  
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State of Washington  
REFERENCE #: 20080294500220

Space Above This Line For Recording Data  
Account number: 650-650-8130452-1XXX

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is MARCH 12, 2008 and the parties are as follows:  
TRUSTOR ("Grantor"): **DAVID T VOPNFORD JR. AND TERRI S VOPNFORD, HUSBAND AND WIFE** whose address is: **21058 ESTATE DR, MOUNT VERNON, WASHINGTON 98274-0000**

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):  
**LOT 12, CEDAR RIDGE ESTATES DIV. 1.**

with the address of 21058 ESTATE DRIVE, MOUNT VERNON, WASHINGTON 98274-0000 and parcel number of            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 **\$ 169,000.00** 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 not later than seven (7) calendar days after April 12, 2048.

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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 DAVID T VOPNFORD JR

3-17-08  
Date

Grantor TERRI S VOPNFORD

3-17-08  
Date

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Skagit County Auditor

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me

David T. Vopnford Jr. and Terri S. Vopnford  
(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 17 day of March, 2008.

Witness my hand and notarial seal on this the 17<sup>th</sup> day of March, 2008



[Signature]  
Signature

Shanna M. Gipe  
Print Name:

Notary Public

My commission expires: 1/29/10

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**Schedule "A-1"**

**128620-P**

**DESCRIPTION:**

Lot 12, "PLAT OF CEDAR RIDGE ESTATES DIV. NO. 1," as per plat recorded in Volume 15 of Plats, pages 147 through 152, inclusive, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.



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