



200809080103

Skagit County Auditor

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WHEN RECORDED, RETURN TO:
EQUITY LOAN SERVICES, INC.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING-TEAM 2

38478109 10621
SHORT FORM DEED OF TRUST

**Trustor(s) RONALD F PANZERO AND BRENDA J PANZERO, HUSBAND AND WIFE
WHO ACQUIRED TITLE AS RON PANZERO AND JOYCE PANZERO, 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

ABBREVIATED LOTS 9 AND 10, BLK 65, V2, P4
Legal Description: SEE ATTACHED EXHIBIT A

Assessor's Property Tax Parcel or Account Number P55346

Reference Numbers of Documents Assigned or Released



This instrument prepared by:
Wells Fargo Bank, N.A.
LEON DAVIS, DOCUMENT PREPARATION
ONE HOME CAMPUS, MAC X2303-01W
DES MOINES, IOWA 50328-0001
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM DEED OF TRUST

REFERENCE #: 20082267200031

Account number: 651-651-2620508-0XXX

DEFINITIONS

Words used in multiple sections of this document are defined below. The Master Form Deed of Trust includes other defined words and rules regarding the usage of words used in this document.

(A) "Security Instrument" means this document, which is dated AUGUST 25, 2008, together with all Riders to this document.

(B) "Borrower" is RONALD F PANZERO AND BRENDA J PANZERO, HUSBAND AND WIFE WHO ACQUIRED TITLE AS RON PANZERO AND JOYCE PANZERO, HUSBAND AND WIFE. Borrower is the trustor under this Security Instrument.

(C) "Lender" is Wells Fargo Bank, N.A. Lender is a national bank organized and existing under the laws of the United States. Lender's address is 101 North Phillips Avenue, Sioux Falls, SD 57104.

(D) "Trustee" is Wells Fargo Financial National Bank, 2324 Overland Ave, Billings, MT 59102.

(E) "Debt Instrument" means the promissory note signed by Borrower and dated AUGUST 25, 2008. The Debt Instrument states that Borrower owes Lender FIFTY THOUSAND AND 00/100THS Dollars (U.S. \$50,000.00) plus interest. Borrower has promised to pay this debt in one or more regular Periodic Payments and to pay the debt in full not later than seven (7) calendar days after SEPTEMBER 15, 2023.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means all amounts owed now or hereafter under the Debt Instrument, including without limitation

WASHINGTON - SHORT FORM CLOSED-END SECURITY INSTRUMENT

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principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt Instrument, and also all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☒ Leasehold Rider

☒ Third Party Rider

☒ Other(s) [specify] _____ N/A

(I) "Master Form Deed of Trust" means the Master Form Deed of Trust dated **June 14, 2007**, and recorded on **July 12, 2007**, as Auditor's File Number **200707120064** in Book **n/a** at Page **n/a** of the Official Records in the Office of the Auditor of **Skagit** County, State of Washington.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Debt Instrument; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Debt Instrument. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

_____ County of **Skagit** :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE ATTACHED EXHIBIT A

which currently has the address of **1117 3RD ST**
[Street]
ANACORTES, Washington **98221** ("Property Address"):
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." The Property shall also include any additional property described in Section 20 of the Master Form Deed of Trust.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

MASTER FORM DEED OF TRUST

By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master Form Deed of Trust. A copy of the Master Form Deed of Trust has been provided to Borrower.



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this document and a copy of the Master Form Deed of Trust.

Ronald F. Panzero (Seal)
RONALD F PANZERO AKA RON PANZERO -Borrower
Brenda J. Panzero (Seal)
BRENDA J PANZERO AKA JOYCE PANZERO -Borrower

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me

RONALD F PANZERO* AND Brenda J Panzero**
(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 25 day of Aug, 2008.

* AKA RON PANZERO

** AKA JOYCE PANZERO

Witness my hand and notarial seal on this the 25 day of Aug, 2008

Marsha L Sullivan
Signature

Marsha L Sullivan
Print Name:

Notary Public

[NOTARIAL SEAL]



My commission expires: Oct 15 2011

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EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOTS 9 AND 10, BLOCK 65, MAP OF THE CITY OF ANACORTES, SKAGIT COUNTY WASHINGTON, AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 4, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF ANACORTES, COUNTY OF SKAGIT, STATE OF WASHINGTON. LOTS 9 AND 10, BLK 65, MAP OF THE CITY OF ANACORTES, PLAT V2, P4, DOC 9609170047

Permanent Parcel Number: P55346
RON PANZERO AND JOYCE PANZERO, HUSBAND AND WIFE

1117 3RD STREET, ANACORTES WA 98221
Loan Reference Number : 20082267200031/10621
First American Order No: 38478109
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 PANZERO
38478109

WA

FIRST AMERICAN ELS
DEED OF TRUST



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