

When recorded mail to:  
Fidelity National  
Loan Portfolio Solutions  
15661 Redhill Ave. Suite 200  
Tustin, CA 92780 Code: WFD



200211180188

Skagit County Auditor

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Return Address:

~~Wells Fargo Bank, N. A.  
3601 MINNESOTA DR STE 200  
BLOOMINGTON, MN 55435  
WELLS FARGO HOME MORTGAGE  
State of Washington~~

Space Above This Line For Recording Data

WFSEP1

REFERENCE # 20022187200325 ACCOUNT #: 0654-654-3853942-0001

**SHORT FORM DEED OF TRUST**

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is  
08/26/2002 and the parties are as follows:

TRUSTOR ("Grantor"):

ROBERT H. DIGMAN JR, AN UNMARRIED MAN AND RONALD D. MCDERMOTT, AN  
UNMARRIED MAN

whose address is:

32948 W SHORE DR MOUNT VERNON, WA, 98274

TRUSTEE: **Wells Fargo Financial National Bank**  
**c/o Specialize Service**  
**401 West 24th Street, National City, CA 91950**

BENEFICIARY ("Lender"): Wells Fargo Bank, N. A.  
P. O. BOX 31557  
BILLINGS, MT 59107

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:

SEE EXHIBIT A.

Lot 82 and ptn. lot 83, Block 1, Lake Cavanaugh  
Subdivision, Div. No. 3

with the address of 32948 W SHORE DR MOUNT VERNON, WA 98274  
and parcel number of P66849 together with all rights, easements, appurtenances,  
royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all

Exhibit A

Acaps: 20021827400225

THE FOLLOWING DESCRIBED REAL PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

LOT 82, AND THE NORTH 200 FEET OF LOT 83, BLOCK 1, 'LAKE CAVANAUGH SUBDIVISION, DIVISION NO. 3', AS PER PLAT RECORDED IN VOLUME 6 OF PLATS, PAGES 25 THROUGH 31, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

EXCEPT THAT PORTION OF SAID LOT 82, AS GRANTED TO JOHN VANDERMAY AND GERALDINE VANDERMAY BY SKAGIT COUNTY SUPERIOR COURT CAUSE NO. 97-2-00519-4, FILED MAY 12, 2000, SAID PORTION MORE FULLY DESCRIBED AS FOLLOWS:

THAT PORTION OF SAID LOT 82, COMMENCING AT A REBAR AND CAP AT THE APPROXIMATE SHORELINE LOCATION AS OF NOVEMBER 5, 1999, AS SHOWN ON THE BOUNDARY LINE ADJUSTMENT SURVEY PERFORMED BY CARL H. SORENSON, PROFESSIONAL LAND SURVEYOR, WHERE SAID SHORELINE IS INTERSECTED BY THE ORIGINAL COMMON BOUNDARY BETWEEN SAID LOT 81 AND LOT 82; THENCE NORTH, APPROXIMATELY 95 FEET TO THE EAST EDGE OF A PUGET SOUND ENERGY POWER POLE; THENCE NORTH 77 DEGREES 09 MINUTES 04 SECONDS WEST, 18 FEET TO A POINT ON THE ORIGINAL COMMON BOUNDARY WHICH IS 227.95 FEET SOUTH OF THE NORTHWEST CORNER OF LOT 82; THENCE SOUTH ALONG THE ORIGINAL COMMON BOUNDARY TO THE REBAR AND CAP SET AT THE WATER LINE, WHICH IS THE BEGINNING OF THIS DESCRIPTION.



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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 \$289,562.95 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 09/04/2017
- 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 February 6, 1997 as Auditor's File Number 9702060051 in Book 1626 at Page 0614 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.

**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

**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).

----- FOR CLARIFICATION PURPOSES ONLY -----

ROBERT H DIGMAN JR	Grantor	Date
RONALD D MCDERMOTT	Grantor	Date
	Grantor	Date
	Grantor	Date
	Grantor	Date
	Grantor	Date

**ACKNOWLEDGMENT:**

(Individual)  
STATE OF \_\_\_\_\_, COUNTY OF \_\_\_\_\_ } ss.  
I hereby certify that I know or have satisfactory evidence that \_\_\_\_\_

\_\_\_\_\_ is/are the person(s) who appeared before me and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: \_\_\_\_\_

(Signature) \_\_\_\_\_

(Print name and include title) \_\_\_\_\_

My Appointment expires: \_\_\_\_\_

For clarification purposes, I declare under penalty of perjury, 08/31/02, that this is an exact copy of the original document to which it is attached.

Wendi Vaandering

(Affix Seal or Stamp)

*Wendi Vaandering*

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<u>Robert H. Dugman Jr</u> ROBERT H. DIGMAN JR	Grantor	<u>8/28/02</u> Date
<u>Ronald D. McDerrott</u> RONALD D. MCDERMOTT	Grantor	<u>8/28/02</u> Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date

**ACKNOWLEDGMENT:**

(Individual)  
STATE OF Washington, COUNTY OF Snohomish, ss. Robert H. Dugman Jr  
I hereby certify that I know or have satisfactory evidence that and Ronald D. Mcderrott

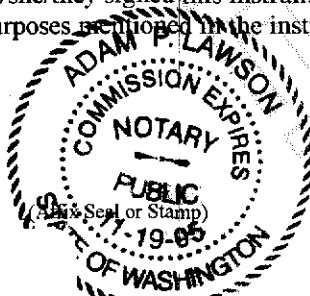
\_\_\_\_\_ is/are the person(s) who appeared before me and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes recited in the instrument.

Dated: 8-29-02

(Signature) Adam Lawson

(Print name and include title)

My Appointment expires: 11-19-05



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**ILLEGIBLE NOTARY SEAL DECLARATION**

I CERTIFY UNDER PENALTY OF PERJURY THAT THE NOTARY SEAL ON THE DOCUMENT TO WHICH THIS STATEMENT IS ATTACHED READS AS FOLLOWS:

Name of Notary: ADAM P. LAWSON

Notary Commission Number: N/A

Date Commission Expires: November 19, 2005

Date and Place of Notary Execution: August 29, 2002 SNOHOMISH County, Washington

Date & Place of This Execution: August 31, 2002 Washington County, OR

  
\_\_\_\_\_

WENDI VAANDERING

Wells Fargo Bank, N A

REVISED 01/17/02

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