



200309120110  
Skagit County Auditor

9/12/2003 Page 1 of 3 9:24AM

Recording Requested by:  
Wells Fargo Bank  
When Recorded Return to: Fidelity National LPS  
P. O. BOX 19523  
Irvine, CA 92623-9523  
Code: WFD

State of Washington

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REFERENCE # 20032187400332 ACCOUNT #: 0651-651-1740415-1998

### SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is  
08/14/2003  
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 31567  
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:

THE LAND REFERRED TO IN THIS REPORT/POLICY IS SITUATED IN THE STATE OF  
WASHINGTON, COUNTY OF SKAGIT, AND IS 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:  
FOR MORE FORMALLY DESCRIBED IN ATTACHED EXHIBIT A  
39390010820009

with the address of 32948 W SHORE DR MOUNT VERNON, WA 98274  
and parcel number of SEE ABOVE 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# 20032187400332

THE FOLLOWING REAL PROPERTY LOCATED IN THE CITY OF MOUNT VERNON,  
COUNTY OF SKAGIT, STATE OF WASHINGTON  
THE LAND REFERRED TO IN THIS REPORT/POLICY IS SITUATED IN THE STATE OF  
WASHINGTON, COUNTY OF SKAGIT, AND IS 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' 04" 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

LOT: 82, BLOCK 1, SUBDIVISION: LAKE CAVANAUGH DIVISION#3,



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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 \$30,000.00 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 08/14/2043
- 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).

<u>Robert H Digman Jr</u>	Grantor	<u>8/18/03</u>
ROBERT H DIGMAN JR		Date
<u>Ronald D McDermott</u>	Grantor	<u>8/18/03</u>
RONALD D. MCDERMOTT		Date
_____	Grantor	_____
_____	Grantor	_____
_____	Grantor	_____
_____	Grantor	_____
_____	Grantor	_____

**ACKNOWLEDGMENT:**  
(Individual)  
STATE OF Washington, COUNTY OF Snohomish, ss.

I hereby certify that I know or have satisfactory evidence that Robert H Digman Jr and Ronald D McDermott 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: 8/18/03

Cindy L Tate  
(Signature)

Cindy L Tate  
(Print name and include title)

My Appointment expires: 8/19/2003

