



200502030034
Skagit County Auditor

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Return Address:
Wells Fargo Bank, N.A.
P. O. BOX 31557
BILLINGS, MT 59107
DOCUMENT MANAGEMENT

State of Washington Space Above This Line For Recording Data

REFERENCE # 20050067400531 ACCOUNT #: 0651-651-7620853-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is 01/11/2005 and the parties are as follows:

TRUSTOR ("Grantor"):
EMILY A. STEWART AND KRISTOPHER J. STEWART, WIFE AND HUSBAND

whose address is: 17152 TROUT 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:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 91, NOOKACHAMP HILLS PUD, PHASE IIA, AS PER PLAT RECORDED SEPTEMBER 15, 2003 UNDER SKAGIT COUNTY AUDITOR'S FILE NO. 200309150157.

with the address of 17152 TROUT DRIVE MOUNT VERNON, WA 98274
and parcel number of P120771 together with all rights,
easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches,
EQ249A (12/2004) WASHINGTON - DEED OF TRUST

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 \$73,000.00 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 01/11/2045
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 N/A

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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>Emily A Stewart</u> EMILY A STEWART	Grantor	<u>1/11/05</u> Date
<u>Kristopher J Stewart</u> KRISTOPHER J STEWART	Grantor	<u>1/11/05</u> Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date

ACKNOWLEDGMENT:

(Individual)
STATE OF Wa., COUNTY OF Skagit ss.
I hereby certify that I know or have satisfactory evidence that Emily A + Kristopher J Stewart 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: 1/12/2005

Pamela G. Aldridge
(Signature)
Pamela G. Aldridge
(Print name and include title)

My Appointment expires: 11/20/2005

NOTARY PUBLIC
(Affix Seal or Stamp)
STATE OF WASHINGTON
PAMELA G. ALDRIDGE
My Appointment Expires Nov 20, 2005



ALL-PURPOSE ACKNOWLEDGEMENT

State of Wa, Skagit County} ss:

On 1/11/2005 before me, Pamela Aldridge

Personally appeared Emily A. + Kristopher J. Stewart

Personally known to me **-OR-** proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature: Pamela G. Aldridge
Pamela G. Aldridge

(notary seal)
NOTARY PUBLIC
STATE OF WASHINGTON
PAMELA G. ALDRIDGE
My Appointment Expires 11/30/2005

Name (typed or printed)
Personal Banker / Notary
Title (and rank, if applicable)

My Commission Expires: 11/20/2005



200502030034
Skagit County Auditor