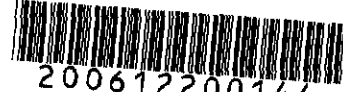


After Recording Return To:

Wells Fargo Bank, N.A. Attn: Document Mgt.  
P.O. Box 31557 MAC B6908-012  
Billings, MT 59107-9900

121335-5  
LAND TITLE OF SKAGIT COUNTY



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### DEED OF TRUST

Trustor(s) JOSEPH L PEPIA, A SINGLE PERSON *[Signature]*

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 35, SKAGIT HIGHLANDS DIV# 3

Assessor's Property Tax Parcel or Account Number 4892-000-035-0000/P124568

Reference Numbers of Documents Assigned or Released

WADEED - short (06/2002) CDPv.1



1/5

Documents Processed 12-18-2006, 13:42:08

Prepared by:  
Wells Fargo Bank, N.A.  
EVELYN MESTAS  
DOCUMENT PREPARATION  
526 CHAPEL HILLS DRIVE  
COLORADO SPRINGS, COLORADO 80920  
866-452-3913

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State of Washington  
REFERENCE #: 20063474900034

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Account number: 650-650-4191532-1XXX

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is DECEMBER 18, 2006 and the parties are as follows:

TRUSTOR ("Grantor"): **JOSEPH L PEPIA, A SINGLE PERSON** whose address is: 3622 W 14TH #102 AVE, SEATTLE, WASHINGTON 98119-0000

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):

This deed of trust is 2nd and subject to a deed of trust securing the note in the amount of \$160,000.00 recording concurrently herewith. Auditor File No. 200612200143

with the address of 4669 GLACIER ST, MOUNT VERNON, WASHINGTON 98273-0000 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 \$ 98,273.00 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

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which are incorporated by reference into this Security Instrument, now or in the future. The maturity date of the Secured Debt is **DECEMBER 18, 2046**.

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 **JOSEPH L PEPLA**

12/19/06  
Date

\_\_\_\_\_  
Grantor Date

\_\_\_\_\_  
Grantor Date

\_\_\_\_\_  
Grantor Date

\_\_\_\_\_  
Grantor Date

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Grantor

Date

Grantor

Date

Grantor

Date



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For An Individual Acting In His/Her Own Right:  
State of WASHINGTON

County of KING

On this day personally appeared before me

Joseph L Pepia

(here insert the name of grantor or

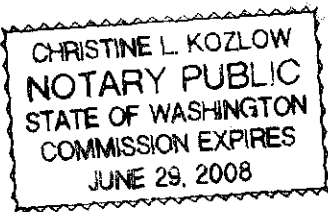
grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 19th day of December, 2006.

Witness my hand and notarial seal on this the 19th day of December, 2006

Christine L Kozlow  
Signature

[NOTARIAL SEAL]

Christine L Kozlow  
Print Name: Christine L Kozlow  
Notary Public



My commission expires: 06/29/2008



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Escrow No.: 06-0828-CK

**EXHIBIT "A"**

**LEGAL DESCRIPTION**

LOT 35, "PLAT OF SKAGIT HIGHLANDS DIVISION 3," AS PER PLAT RECORDED UNDER  
AUDITOR'S FILE NO. 200605150163, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.



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