



200704250015
Skagit County Auditor

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After Recording Return To:

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P.O. Box 31557 MAC B6955-015
Billings, MT 59107-9900

DEED OF TRUST

Trustor(s) OLENE J. O'DOWD, A SINGLE PERSON

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 FIR CREST PLANNED UNIT DEVELOPMENT, LT 3, AC 0.14, AF NO. 200408310219,
BEING A PORTION OF THE SE1/4 OF THE SE1/4, SEC 26,T 35 N, R, E, W.M. SEC 26,T 35 N, R, E, W.M.
TITLE TO SAID PREMISES IS VESTED IN OLENE J. O'DOWD,

Assessor's Property Tax Parcel or Account Number P121956

Reference Numbers of Documents Assigned or Released



Prepared by:
Wells Fargo Bank, N.A.
KIMBERLY COOK
DOCUMENT PREPARATION
526 CHAPEL HILLS DRIVE
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State of Washington
REFERENCE #: 20070753323298

Space Above This Line For Recording Data
Account number: 650-650-5219415-1XXX

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is APRIL 04, 2007 and the parties are as follows:
TRUSTOR ("Grantor"): **OLENE J. O'DOWD, A SINGLE PERSON** whose address is: **2507 FIR CREST BLVD, ANACORTES, WASHINGTON 98221**

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): **P121956**
FIR CREST PLANNED UNIT DEVELOPMENT, LT 3, AC 0.14, AF NO. 200408310219, BEING A PORTION OF THE SE1/4 OF THE SE1/4, SEC 26,T 35 N, R, E, W.M. SEC 26,T 35 N, R, E, W.M.
TITLE TO SAID PREMISES IS VESTED IN OLENE J. O'DOWD,

with the address of **2507 FIR CREST BLVD, ANACORTES, WASHINGTON 98221** and parcel number of **P121956** 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 **\$ 10,000.00** 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 APRIL 04, 2032.

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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).

Olene J. O'Dowd 4/4/07
Grantor **OLENE J. O'DOWD** Date

Grantor Date

Grantor Date

Grantor Date

Grantor Date

Grantor Date

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Grantor

Date

Grantor

Date

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For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me

Olene J. O'Dowd

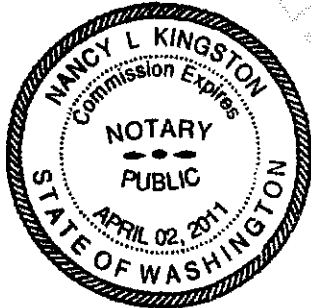
(here insert the name of grantor or

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 4 day of April, 20 07.

Witness my hand and notarial seal on this the 4 day of April, 2007

Nancy L. Kingston
Signature

[NOTARIAL SEAL]



Print Name: Nancy L. Kingston
Notary Public

My commission expires: April 2, 2011



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EXHIBIT A

Reference: 20070753323298

Account: 650-650-5219415-1998

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 3, FIR CREST PLANNED UNIT DEVELOPMENT, ACCORDING TO THE PLAT THEREOF, RECORDED AUGUST 31, 2004, UNDER AUDITORS FILE NO. 200408310219, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: FIR CREST PLANNED UNIT DEVELOPMENT, LT 3, AC 0.14, AF NO. 200408310219, BEING A PORTION OF THE SE1/4 OF THE SE1/4, SEC 26,T 35 N, R, E, W.M. TITLE TO SAID PREMISES IS VESTED IN OLENE J. O'DOWD, A SINGLE PERSON BY DEED FROM STRANDBERG CONSTRUCTION, INC., A WASHINGTON CORPORATION DATED 7/3/2006 AND RECORDED AS INSTRUMENT NO. 200607070079.



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Exhibit A, CDP.V1 07/2004



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