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Skagit County Auditor

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**After Recording Return To:**

Wells Fargo Bank, N.A. Attn: Document Mgt.  
P.O. Box 31557 MAC B6955-015  
Billings, MT 59107-9900

**DEED OF TRUST**

**Trustor(s)** MYNOR A. PENALONZO AND MARIA NORIEGA, HUSBAND AND WIFE

**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** THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 18, SAUK MOUNTAIN VIEW ESTATES SOUTH-A PLANNED RESIDENTIAL DEVELOPMENT PHASE 3, ACCORDING TO THE PLAT THEREOF RECORDED MAY 26, 2005, UNDER AUDITOR'S FILE NO. 200505260107, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT 18 SAUK MT VIEW ESTATES SOUTH-A SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

**Assessor's Property Tax Parcel or Account Number** P122932

**Reference Numbers of Documents Assigned or Released**

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Documents Processed 05-10-2007, 09:44:23

Prepared by:

Wells Fargo Bank, N.A.

EXT: 4528

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*Kathleen*

State of Washington

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REFERENCE #: 20071087100511

Account number: 650-650-5660790-0XXX

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is MAY 15, 2007 and the parties are as follows:

TRUSTOR ("Grantor"): **MYNOR A. PENALONZO AND MARIA NORIEGA, HUSBAND AND WIFE**  
whose address is: **1236 ARREZO DR, SEDRO WOOLLEY, WASHINGTON 98284-7434**

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): **P122932**

**THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 18, SAUK MOUNTAIN VIEW ESTATES SOUTH-A PLANNED RESIDENTIAL DEVELOPMENT PHASE 3, ACCORDING TO THE PLAT THEREOF RECORDED MAY 26, 2005, UNDER AUDITOR'S FILE NO. 200505260107, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT 18 SAUK MT VIEW ESTATES SOUTH-A SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.**

with the address of **1236 ARREZO DR, SEDRO WOOLLEY, WASHINGTON 98284** and parcel number of **P122932** 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 **\$ 37,000.00** together with all interest thereby accruing, as set forth in the

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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 JUNE 15, 2022.

- 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).

Mynor A Penalonzo 15 MAY 2007  
Grantor **MYNOR A PENALONZO** Date

Maria Noriega 5/15/07  
Grantor **MARIA NORIEGA** Date

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

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

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

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Grantor

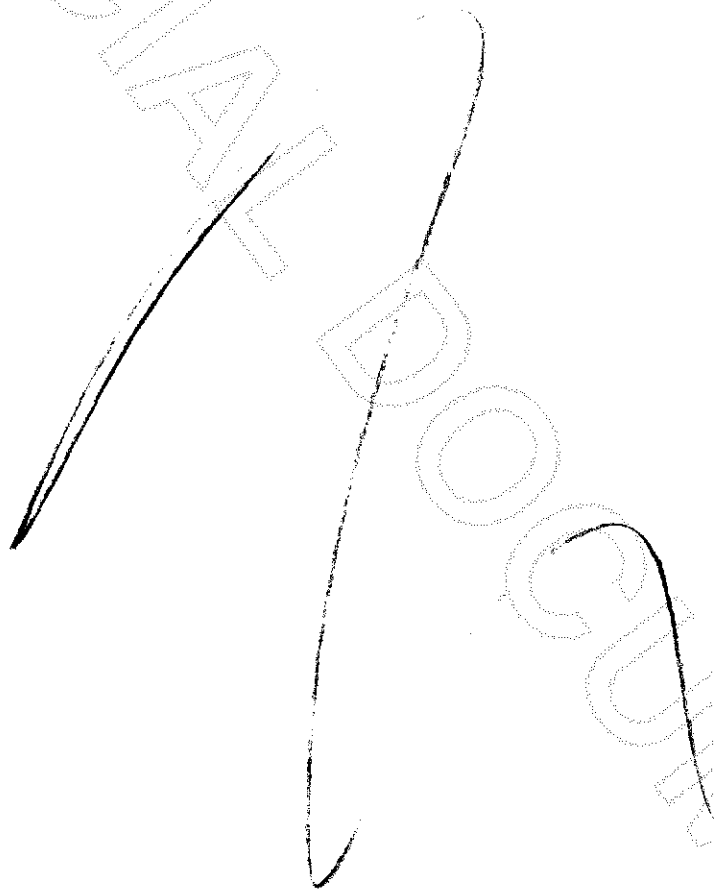
Date

Grantor

Date

Grantor

Date

A large, handwritten signature in black ink, written diagonally across the center of the page. The signature is stylized and appears to be a single continuous stroke.

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Skagit County Auditor

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me

Mynor A Penazonzo and Maria Nosiega  
(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 15 day of May, 20 07.

Witness my hand and notarial seal on this the 15 day of May, 2007

Anissa C Hall  
Signature

Anissa C Hall  
Print Name:

Notary Public

[NOTARIAL SEAL]



My commission expires: Sept. 28 2010



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