



200707050047
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) JOANNE M. MOONEY, AN UNMARRIED WOMAN

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 14, PLAT OF CRATER LAKE BEACH CLUB, DIVISION NO. 1, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 8 OF PLATS, PAGES 51 AND 52, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT 14, CRATER LAKE BEACH CLUB, DIV 1, V8 PP51-52, SKAGIT COUNTY, WA

Assessor's Property Tax Parcel or Account Number P64668

Reference Numbers of Documents Assigned or Released

Reference: 20070947300377

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Documents Processed 06-13-2007, 12:30:09

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State of Washington
REFERENCE #: 20070947300377

Space Above This Line For Recording Data
Account number: 651-651-1761568-1XXX

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is JUNE 13, 2007 and the parties are as follows:
TRUSTOR ("Grantor"): **JOANNE M. MOONEY, AN UNMARRIED WOMAN** whose address is: 14047 CRATER LAKE RD, ANACORTES, WASHINGTON 98221-8592

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): **P64668**
THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 14, PLAT OF CRATER LAKE BEACH CLUB, DIVISION NO. 1, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 8 OF PLATS, PAGES 51 AND 52, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT 14, CRATER LAKE BEACH CLUB, DIV 1, V8 PP51-52, SKAGIT COUNTY, WA

with the address of **14047 CRATER LAKE RD, ANACORTES, WASHINGTON 98221** and parcel number of **P64668** 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 **\$ 51,500.00** 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 JUNE 13, 2047.

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 JOANNE M MOONEY

Date 6/13/07

Grantor _____

Date _____

Grantor _____

Date _____

Grantor _____

Date _____

Grantor _____

Date _____

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Documents



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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 Skagit

On this day personally appeared before me
Barne M Mooney

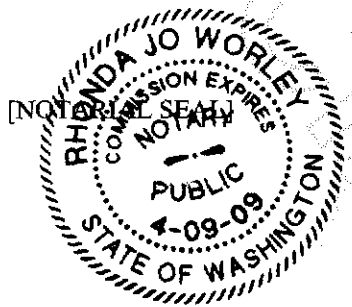
(here insert the name of grantor or grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 13 day of June, 20 07.

Witness my hand and notarial seal on this the 13 day of June, 2007

Rhonda Jo Worley
Signature

RHONDA JO WORLEY
Print Name:

Notary Public



My commission expires: 04-09-09



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ILLEGIBLE NOTARY SEAL DECLARATION

I CERTIFY UNDER PENALTY OF PERJURY THAT THE NOTARY SEAL ON THE DOCUMENT TO WHICH THIS STATEMENT IS ATTACHED READS AS FOLLOWS:

Name of Notary: **Rhonda Jo Worley**

Commission Number: **n/a**

Commission Expires: **April 9, 2009**

Date & Place of Notary Execution: **June 13, 2007 Skagit COUNTY, WA**

Date & Place of This Execution: **6/15/2007 Washington County, OR**



Signature

WELLS FARGO BANK, N.A.

Revised 7-17-00



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