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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)** REBECCA A. OTERO AND JOSE A. OTERO, WIFE AND HUSBAND

**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. THE SOUTH 15 FEET OF LOT 7, AND ALL OF LOT 8, BLOCK 3, "MOUNT VERNON HEIGHTS ADDITION, MOUNT VERNON, WASH.," AS PER PLAT RECORDED IN VOLUME 5 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON. ABBREVIATED LEGAL: PTN. LOT 7, ALL LOT 8, BLK. 3, MT. VERNON HEIGHTS ADD.

**Assessor's Property Tax Parcel or Account Number** P53903

**Reference Numbers of Documents Assigned or Released**

REFERENCE 20071347300475

WADEED - short (06/2002) CDPv.1



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Documents Processed 06-26-2007, 13:12:34

Prepared by:  
Wells Fargo Bank, N.A.  
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State of Washington  
REFERENCE #: 20071347300475

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Account number: 651-651-1646496-1XXX

**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 26, 2007 and the parties are as follows:  
TRUSTOR ("Grantor"): **REBECCA A. OTERO AND JOSE A. OTERO, WIFE AND HUSBAND** whose address is: **711 N 15TH ST, MOUNT VERNON, WASHINGTON 98273-3414**

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): **P53903**  
**THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. THE SOUTH 15 FEET OF LOT 7, AND ALL OF LOT 8, BLOCK 3, "MOUNT VERNON HEIGHTS ADDITION, MOUNT VERNON, WASH.," AS PER PLAT RECORDED IN VOLUME 5 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON. ABBREVIATED LEGAL: PTN. LOT 7, ALL LOT 8, BLK. 3, MT. VERNON HEIGHTS ADD.**

with the address of 711 N. 15TH ST, MOUNT VERNON, WASHINGTON 98273 and parcel number of P53903 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 \$ 55,850.00 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 26, 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).

*Rebecca A. Otero* 6/26/07  
Grantor **REBECCA A. OTERO** Date

*Jose A. Otero* 6.26.07  
Grantor **JOSE A. OTERO** Date

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

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

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

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Skagit County Auditor

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 COUNTY

On this day personally appeared before me

REBECCA A OTERO AND JOSE A OTERO  
(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 26<sup>th</sup> day of JUNE, 20 07.

Witness my hand and notarial seal on this the 26<sup>th</sup> day of JUNE, 2007

Signature [Handwritten Signature]

Print Name: RY SAMANT

Notary Public



My commission expires: DEC 19, 2009

RY SAMANT  
NOTARY PUBLIC  
STATE OF WASHINGTON  
COMMISSION EXPIRES DEC. 19, 2009  
(360) 424-7045

