

6 9:03AM

After Recording Return To:

Wells Fargo Bank, N.A. Attn: Document Mgt. P.O. Box 31557 MAC B6955-013 Billings, MT 59107-9900

DEED OF TRUST

Trustor(s) WILSON D. CALVERT AND LORI A. CALVERT, 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 LOT 32, PLAT OF COPPER POND PLANNED UNIT DEVELOPMENT, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 16 OF PLATS, PAGES 70 THROUGH 72, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT 32, COPPER, POND., VOL 16, PG 70 TITLE TO SAID PREMISES IS VESTED IN WILSON D. CALVERT AND LORI A. CALVERT, HUSBAND AND WIFE BY DEED FROM CHRISTENSON BROTHERS INC., A WASHINGTON CORPORATION DATED 8/26/1997 AND RECORDED 8/28/1997 AS INSTRUMENT NO. 9708280114 IN BOOK 1702 PAGE 0107.

Assessor's Property Tax Parcel or Account Number 4661-000-032-0000

Reference Numbers of Documents Assigned or Released



1/5

Prepared by:
Wells Fargo Bank, N.A.
BRANDON SMITH
DOCUMENT PREPARATION
18700 NW WALKER RD#92
BEAVERTON, OREGON 97006
866-537-8489

After recording, return to
Wells Fargo Bank, N.A. Attn: Document Mgt.
P.O. Box 31557 MAC B6955-013
Billings, MT 59107-9900

State of Washington
REFERENCE #: 20072777100120

Space Above This Line For Recording Data
Account number: 651-651-2119295-1XXX

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is OCTOBER 16, 2007 and the parties are as follows:

TRUSTOR ("Grantor"): WILSON D. CALVERT AND LORI A. CALVERT, HUSBAND AND WIFE whose address is: 3804 COPPER POND, ANACORTES, WASHINGTON 98221-1162

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): 4661-000-032-0000

LOT 32, PLAT OF COPPER POND PLANNED UNIT DEVELOPMENT, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 16 OF PLATS, PAGES 70 THROUGH 72, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT 32, COPPER, POND., VOL 16, PG 70 TITLE TO SAID PREMISES IS VESTED IN WILSON D. CALVERT AND LORI A. CALVERT, HUSBAND AND WIFE BY DEED FROM CHRISTENSON BROTHERS INC., A WASHINGTON CORPORATION DATED 8/26/1997 AND RECORDED 8/28/1997 AS INSTRUMENT NO. 9708280114 IN BOOK 1702 PAGE 0107.

with the address of 3804 COPPER POND, ANACORTES, WASHINGTON 98221 and parcel number of 4661-000-032-0000 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 § 126,000.00 together with all interest thereby accruing, as set forth in

WADEED – short (06/2002) CDPv.1



11/5/2007 Page 2 of 6 9:03AM

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 OCTOBER 16, 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).

| | 10/16/07 |
|--------------------------|----------|
| Grantor WILSON D CALVERT | Date |
| Lori a. Calvert | 10/16/07 |
| Grantor LORI A CALVERT | Date |
| | |
| Grantor | Date |
| | |
| Grantor | Date |
| | |
| Grantor | Date |

WADEED - short (06/2002) CDPv.1



11/5/2007 Page

3 of

9:03AM

| Grantor | Date |
|---------|------|
| | |
| Grantor | Date |
| Grantor | Date |

WADEED - short (06/2002) CDPv.1



11/5/2007 Page

4 of

6 9:03AM

| For An Individual Acting In His/Her Own Right: State of \(\frac{1}{2} 1 |
|--|
| County of Skag1 + |
| On this day personally appeared before me wilson D colvert and Lovi A Calvert |
| (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/6 day of 02 + 06 ex 20 2. |
| |
| Witness my hand and notarial seal on this the 16 day of October, 2007 Mydul Can Signature [NOTARIAL SEAL] Print Name: |
| PUBLIC OF WASHINGTON |
| My commission expires: $\frac{J_UI/27/2011}{2}$ |

WADEED – short (06/2002) CDPv.1



11/5/2007 Page

5 of

6 9:03AM

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: | dalia (c | rte_ |
|-------------------------------------|----------|-----------------------|
| Commission Number: | | · / - |
| Commission) 5 | | |
| Expires: | 2.11 | |
| Date & Place of Notary Execution: _ | 10.16.07 | Sragit (C,10A) |
| Date & Place of This Execution: | 10.18.07 | Washington County, OR |
| | | |
| | | Signature |

Revised 7-17-00



WELLS FARGO BANK, N.A.

11/5/2007 Page

6 of

6 9:03AM