



200711300032

Skagit County Auditor

After Recording Return To:

11/30/2007 Page 1 of 9 10:14AM

Wells Fargo Bank, N.A. Attn: Document Mgt.
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Billings, MT 59107-9900

DEED OF TRUST

Trustor(s) THE ROBERT H. DIGMAN, JR. TRUST, DATED NOV 17, 2003, ROBERT H. DIGMAN, JR., TRUSTOR AND/ OR TRUSTEE AND THE RONALD D. MCDERMOTT TRUST, DATED NOVEMBER 10, 2003, RONALD D. MCDERMOTT, TRUSTOR AND/ OR TRUSTEE

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 82, AND THE NORTH 200 FEET OF LOT 83, BLOCK 1 'LAKE CAVANAUGH SUBDIVISION, DIVISION NO. 3', AS PER PLAT RECORDED IN VOLUME 6 OF PLATS, PAGES 25 THROUGH 31, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. EXCEPT THAT PORTION OF SAID LOT 82, AS GRANTED TO JOHN VANDERMAY AND GERALDINE VANDERMAY BY SKAGIT COUNTY SUPERIOR COURT CAUSE NO. 97-2-00519-4, FILED MAY 12, 2000, SAID PORTION MORE FULLY DESCRIBED AS FOLLOWS: FOR MORE THOROUGHLY DETAIL SEE EXHIBIT A

Assessor's Property Tax Parcel or Account Number P66849

Reference Numbers of Documents Assigned or Released

WADEED - short (06/2002) CDPv.1



1/6

Documents Processed 10-31-2007, 17:02:57

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State of Washington
REFERENCE #: 20072927100404

Space Above This Line For Recording Data
Account number: 651-651-2181030-1XXX

SHORT FORM DEED OF TRUST (With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is **NOVEMBER 02, 2007** and the parties are as follows:
TRUSTOR ("Grantor"): **THE ROBERT H. DIGMAN, JR. TRUST, DATED NOV 17, 2003, ROBERT H. DIGMAN, JR., TRUSTOR AND/ OR TRUSTEE AND THE RONALD D. MCDERMOTT TRUST, DATED NOVEMBER 10, 2003, RONALD D. MCDERMOTT, TRUSTOR AND/ OR TRUSTEE** whose address is: **32948 W. SHORE DR, MOUNT VERNON, WASHINGTON 98274-8259**

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): **P66849**
LOT 82, AND THE NORTH 200 FEET OF LOT 83, BLOCK 1 'LAKE CAVANAUGH SUBDIVISION, DIVISION NO. 3', AS PER PLAT RECORDED IN VOLUME 6 OF PLATS, PAGES 25 THROUGH 31, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. EXCEPT THAT PORTION OF SAID LOT 82, AS GRANTED TO JOHN VANDERMAY AND GERALDINE VANDERMAY BY SKAGIT COUNTY SUPERIOR COURT CAUSE NO. 97-2-00519-4, FILED MAY 12, 2000, SAID PORTION MORE FULLY DESCRIBED AS FOLLOWS: FOR MORE THOROUGHLY DETAIL SEE EXHIBIT A

with the address of **32948 W. SHORE DR, MOUNT VERNON, WASHINGTON 98274** and parcel number of **P66849** 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.

WADEED - short (06/2002) CDPv.1



200711300032
Skagit County Auditor

2/6

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3. **MAXIMUM OBLIGATION LIMIT AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$ 110,000.00 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 DECEMBER 02, 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.

Third Party Rider

Leasehold Rider

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).

Robert H. Digman, Jr. Trustee 11/21/07
 Grantor **ROBERT H DIGMAN, JR, TRUSTEE OF THE ROBERT H. DIGMAN, JR. TRUST** DATED NOV 17,2003 Date

Ronald D. Mc Dermott Trustee 11/21/07
 Grantor **RONALD D MCDERMOTT, TRUSTEE OF THE RONALD D. MCDERMOTT TRUST DATED** NOVEMBER 10, 2003 Date

 Grantor Date

 Grantor Date

WADEED - short (06/2002) CDPv.1



200711300032
 Skagit County Auditor

3/6

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Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

WADEED - short (06/2002) CDPv.1



200711300032

Skagit County Auditor

4/6

2:57

For An Individual Acting In His/Her Own Right:

State of WASHINGTON

County of SKAGIT

On this day personally appeared before me

ROBERT H DIGMAN, JR. AND
RONALD D McDERMOTT (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 2nd day of November 2007.

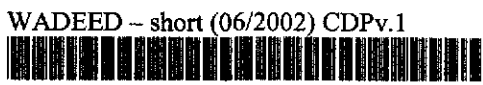
Witness my hand and notarial seal on this the 2nd day of November 2007

Signature [Handwritten Signature]

Print Name: R Y SAMANT
Notary Public



My commission expires: DEC 19, 2009



For An Individual Trustee Borrower:

State of WASHINGTON

County of SKAGIT

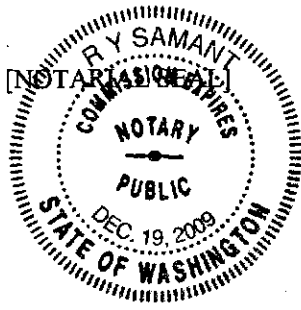
On this day personally appeared before me ROBERT H. DITMAN JR, TRUSTEE AND RONALD D MCDERMOTT, TRUSTEE (here insert the name of grantor or grantors) to me known to be the Trustee for the Trust known as ROBERT H. DITMAN JR, TRUST AND RONALD D MCDERMOTT TRUST RESPECTIVELY and who executed the within and foregoing instrument in his or her capacity as Trustee for the said trust, and that he was authorized to do so in the trust instrument pursuant to which the said Trust was created, 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 2nd day of NOVEMBER 2007. (Signature of officer and official seal below)

Witness my hand and notarial seal on this the 2nd day of November, 2007

Signature

Print Name:

Notary Public



My commission expires: DEC 19, 2009

WADEED - short (06/2002) CDPv.1



200711300032
Skagit County Auditor

EXHIBIT A

Reference: 20072927100404

Account: 651-651-2181030-1998

Legal Description:

LOT 82, AND THE NORTH 200 FEET OF LOT 83, BLOCK 1 'LAKE CAVANAUGH SUBDIVISION, DIVISION NO. 3', AS PER PLAT RECORDED IN VOLUME 6 OF PLATS, PAGES 25 THROUGH 31, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. EXCEPT THAT PORTION OF SAID LOT 82, AS GRANTED TO JOHN VANDERMAY AND GERALDINE VANDERMAY BY SKAGIT COUNTY SUPERIOR COURT CAUSE NO. 97-2-00519-4, FILED MAY 12, 2000, SAID PORTION MORE FULLY DESCRIBED AS FOLLOWS: THAT PORTION OF SAID LOT 82, COMMENCING AT A REBAR AND CAP AT THE APPROXIMATE SHORELINE LOCATION AS OF NOVEMBER 5, 1999, AS SHOWN ON THE BOUNDARY LINE ADJUSTMENT SURVEY PERFORMED BY CARL H. SORENSON, PROFESSIONAL LAND SURVEYOR, WHERE SAID SHORELINE IS INTERSECTED BY THE ORIGINAL COMMON BOUNDARY BETWEEN SAID LOT 81 AND LOT 82; THENCE NORTH, APPROXIMATELY 95 FEET TO THE EAST EDGE OF A PUGET SOUND ENERGY POWER POLE; THENCE NORTH 77 DEGREES 09 MINUTES 04 SECONDS WEST, 18 FEET TO A POINT ON THE ORIGINAL COMMON BOUNDARY WHICH IS 227.95 FEET SOUTH OF THE NORTHWEST CORNER OF LOT 82; THENCE SOUTH ALONG THE ORIGINAL COMMON BOUNDARY TO THE REBAR AND CAP SET AT THE WATER LINE, WHICH IS THE BEGINNING OF THIS DESCRIPTION. ABBREVIATED LEGAL: LOT 82-83, BLOCK 1, LAKE CAVANAUGH DIV. NO. 3 TITLE TO SAID PREMISES IS VESTED IN THE ROBERT H. DIGMAN, JR. TRUST, DATED NOV 17, 2003, ROBERT H. DIGMAN, JR., TRUSTOR AND/ OR TRUSTEE BY DEED FROM ROBERT H. DIGMAN, JR., AN UNMARRIED MAN DATED 11/17/2003 AND RECORDED 11/24/2003 AS INSTRUMENT NO. 200311240170 .

Exhibit A, CDP.V1 07/2004



200711300032
Skagit County Auditor

REFERENCE: 20072927100404
ACCOUNT: 651-651-2181030-1998

THIRD PARTY RIDER

This THIRD PARTY RIDER is made on **NOVEMBER 02, 2007**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("the Security Instrument") given by the undersigned Trustee(s) to secure the Secured Debt from

ROBERT H DIGMAN, JR And RONALD D MCDERMOTT

(the "Debtor") to Lender.

With respect to the Trust, this Security Instrument constitutes a third party mortgage/deed of trust and grant of security interest by the undersigned as Trustee(s) of said Trust in the Property described in this Security Instrument to secure the Note of the Debtor to the Lender.

Consequently, references in the text to "Borrower" refer to the undersigned Trustee(s) and the Debtor if the context in which the term is used so requires. Without limiting the generality of the foregoing, the use of the term "Borrower" in the context of warranties, representations and obligations pertaining to the Property shall refer to the undersigned Trustee(s). The use of the term "Borrower" in the context of the requirements under the Note shall refer to the Debtor.

Except with respect to the obligation(s) of the undersigned as individuals, and not as Trustee(s), with respect to the Secured Debt before the date first set forth herein above and the obligation(s) of the undersigned as individuals with respect to Secured Debt prior to the transfer of the Property into the Trust, the Trust and the undersigned, as Trustee(s), are not liable for the debt evidenced by the Note and are a party hereunder except insofar as their interest in the Property is made subject to the Security Instrument.

3PARTYRIDER (WF), CDP.V1 (06/2004)




200711300032
Skagit County Auditor
11/30/2007 Page 8 of 9 10:14AM

Further, revocation of the Trust, distribution of trust assets, or death of any Debtor shall constitute an event of default under the Secured Instrument.

Robert H. Digman, Jr. Trustee *11/2/07*
Trustee **ROBERT H. DIGMAN, JR., TRUSTEE OF THE ROBERT H. DIGMAN, JR. TRUST** Date
DATED NOV 17, 2003

Trustee	Date
Trustee	Date
Trustee	Date
Trustee	Date
Trustee	Date
Trustee	Date
Trustee	Date