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Return Address:
Wells Fargo Bank, N.A.
P. O. BOX 31557
BILLINGS, MT 59107
DOCUMENT MANAGEMENT

State of Washington _____ Space Above This Line For Recording Data_____

REFERENCE # 20050537000655 **ACCOUNT #:** 0651-651-7885709-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is 03/11/2005 and the parties are as follows:

TRUSTOR ("Grantor"):
MICHAEL J. DAVIES AND LISA A. DAVIES, HUSBAND AND WIFE

whose address is: 13391 AVON ALLEN RD MOUNT VERNON, WA, 98273
TRUSTEE: **Wells Fargo Financial National Bank c/o Specialize Service**
401 West 24th Street, National City, CA 91950
BENEFICIARY ("Lender"): Wells Fargo Bank, N.A.
P. O. BOX 31557
BILLINGS, MT 59107

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:
LOT 3, SKAGIT COUNTY SHORT PLAT NO. 93-082, APPROVED JULY 5, 1994, AND RECORDED JULY 11, 1994, IN VOLUME 11 OF SHORT PLATS, PAGE 89, UNDER AUDITOR'S FILE NO. 9407110008, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER, SECTION 13, TOWNSHIP 35 NORTH,

SEE ATTACHED EXHIBIT A

with the address of 17687 ALLEN RD BOW, WA 98232
and parcel number of 350313-1-002-0300 together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches,

Exhibit A

Reference #: 200505370000655
Acct #: 0651-651-7885709-1998

LOT 3, SKAGIT COUNTY SHORT PLAT NO. 93-082, APPROVED JULY 5, 1994, AND RECORDED JULY 11, 1994, IN VOLUME 11 OF SHORT PLATS, PAGE 89, UNDER AUDITOR'S FILE NO. 9407110008, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER, SECTION 13, TOWNSHIP 35 NORTH, RANGE 3 EAST OF THE WILLAMETTE MERIDIAN; EXCEPT THAT PORTION OF SAID PREMISES LYING WITHIN THE FOLLOWING DESCRIBED TRACT: THAT PORTION OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OS SECTION 12, TOWNSHIP 35 NORTH, RANGE 3 EAST OF THE WILLAMETTE MERIDIAN, IN SKAGIT COUNTY, WASHINGTON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID NORTHWEST QUARTER; THENCE ALONG THE EAST LINE OF SAID NORTHWEST QUARTER SOUTH 00 DEGREES 21 MINUTES 59 SECONDS EAST A DISTANCE OF 37.50 FEET TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING ALONG SAID EAST LINE SOUTH 00 DEGREES 21 MINUTES 59 SECONDS WEST A DISTANCE OF 1,289.40 FEET TO THE SOUTH LINE OF SAID NORTHWEST QUARTER, THENCE ALONG SAID SOUTH LINE NORTH 89 DEGREES 48 MINUTES 04 SECONDS WET A DISTANCE OF 3.18 FEET TO THE FENCE SHOWN AS EXISTING AND RUNNING NORTHERLY JUST WEST OF THE WEST LINE OF THE PARCEL SURVEYED ON SKAGIT COUNTY RECORDED SURVEY NUMBER 9304120079, RECORDS OF SKAGIT COUNTY, WASHINGTON, THENCE FOLLOWING SAID FENCE NORTH 05 DEGREES 26 MINUTES 19 SECONDS WEST A DISTANCE OF 226.41 FEET; THENCE NORTH 04 DEGREES 46 MINUTES 05 SECONDS WEST A DISTANCE OF 74.27 FEET; THENCE NORTH 01 DEGREES 51 MINUTES 54 SECONDS WEST A DISTANCE OF 990.48 FEET; THENCE EAST A DISTANCE OF 54.80 FEET TO THE TRUE POINT OF BEGINNING. SITUATED IN SKAGIT COUNTY, WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN MICHAEL J. DAVIES AND LISA A. DAVIES, HUSBAND AND WIFE BY DEED FROM RUTH K. DAY ALSO KNOWN AS RUTH DAY, A SINGLE PERSON, AS HER SEPARATE ESTATE, DATED MARCH 14, 2002 AND RECORDED 3/28/2002 IN DEED 200203280101.

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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 $50,000.00 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 03/11/2045 .

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 February 6, 1997 as Auditor's File Number 9702060051 in Book 1626 at Page 0614 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.

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

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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).

Michael J Davies — Grantor — 3-14-05 Date

MICHAEL J DAVIES

Lisa A Davies — Grantor — 3-14-05 Date

LISA A. DAVIES

_____ Grantor _____ Date

_____ Grantor _____ Date

_____ Grantor _____ Date

_____ Grantor _____ Date

ACKNOWLEDGMENT:

(Individual)

STATE OF Washington, COUNTY OF Skagit } ss.

I hereby certify that I know or have satisfactory evidence that Michael J Davies and Lisa A Davies is/are the person(s) who appeared before me and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: March 14, 2005

Teresa L Dalgliesh

(Signature)

Teresa L Dalgliesh

(Print name and include title)

My Appointment expires: Feb. 26, 2009

(Affix Seal or Stamp)

TERESA L DALGLIESH NOTARY PUBLIC STATE OF WASHINGTON COMMISSION EXPIRES FEB. 26, 2009

EQ249C (12/2004)

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