



200505050047

Skagit County Auditor

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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 # 20050917500580 ACCOUNT #: 0651-651-8009333-0001

**SHORT FORM DEED OF TRUST**

(With Future Advance Clause)

- 1. DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is 04/07/2005 and the parties are as follows:

## TRUSTOR ("Grantor"):

DONALD R. WHITE AND REBECCA K. WHITE, HUSBAND AND WIFE,  
WHO ACQUIRED TITLE AS,  
DONALD R. AND REBECCA K. WHITE, HUSBAND AND WIFE

whose address is: 311 CENTRAL AVE SEDRO WOOLLEY, WA 98284

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:

TRACT 1 OF SHORT PLAT NO. SW-02-79, APPROVED JULY 2, 1979 AND RECORDED JULY 26, 1979 UNDER AUDITOR'S FILE NO. 7907260024, IN BOOK 3 OF SHORT PLATS, PAGE 148, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF TRACT 17, 'SEDRO HOME ACREAGE, PLATE NO. 2', AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 60, RECORDS OF SKAGIT COUNTY, WASHINGTON. BEING THE SAME PROPERTY ACQUIRED BY THE GRANTOR PURSUANT TO THE PROVISIONS OF THE NATIONAL HOUSING ACT, AS AMENDED (12 USC 1701 ET SEQ.) AND THE DEPARTMENT OF THE HOUSING AND URBAN DEVELOPMENT ACT (79 STAT. 667). ABBREVIATED LEGAL: N/A

with the address of 311 CENTRAL AVE SEDRO WOOLLEY, WA 98284  
and parcel number of P77179

together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches,

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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 \$25,000.00 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 04/15/2015

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.

☒ 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).

Donald R White  
DONALD R WHITE

Grantor

4-7-05  
Date

Rebecca K White  
REBECCA K WHITE

Grantor

4-7-05  
Date

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

**ACKNOWLEDGMENT:**

(Individual)

STATE OF Wa., COUNTY OF Skagit } ss.

I hereby certify that I know or have satisfactory evidence that

Donald R & Rebecca K White 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: 4/7/2005

Pamela G. Aldridge  
(Signature)

Pamela G. Aldridge  
(Print name and include title)

My Appointment expires: 11/20/2005

(Affix Seal or Stamp)

NOTARY PUBLIC  
STATE OF WASHINGTON  
PAMELA G. ALDRIDGE

My Appointment Expires Nov 20, 2005

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