

When recorded mail to:

**FIRST AMERICAN TITLE INSURANCE  
LENDERS ADVANTAGE  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
ATTN: FT1120**



200804180123  
Skagit County Auditor

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*1072 ANACORTES SP / P108679*

### SHORT FORM OPEN-END DEED OF TRUST

**Trustor(s) GARY R SANTIAGO AND BERNICE K SANTIAGO, 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 SEE EXHIBIT "A"**

**Assessor's Property Tax Parcel or Account Number P108679**

**Reference Numbers of Documents Assigned or Released**



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

This instrument prepared by:  
Wells Fargo Bank, N.A.  
DANIEL SHOCKEY, DOCUMENT PREPARATION  
11601 N. BLACK CANYON HWY  
PHOENIX, ARIZONA 85029-2643  
866-452-3913

[Space Above This Line For Recording Data]

14399026

## SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20080853318382

Account number: 650-650-8251159-1XXX

### DEFINITIONS

Words used in multiple sections of this document are defined below. The Master Form Deed of Trust includes other defined words and rules regarding the usage of words used in this document.

- (A) "Security Instrument" means this document, which is dated APRIL 02, 2008, together with all Riders to this document.
- (B) "Borrower" is GARY R SANTIAGO AND BERNICE K SANTIAGO, HUSBAND AND WIFE. Borrower is the trustor under this Security Instrument.
- (C) "Lender" is Wells Fargo Bank, N.A. Lender is a national bank organized and existing under the laws of the United States. Lender's address is 101 North Phillips Avenue, Sioux Falls, SD 57104.
- (D) "Trustee" is Wells Fargo Financial National Bank, 2324 Overland Ave, Billings, MT 59102.
- (E) "Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated APRIL 02, 2008. The Debt Instrument states that Borrower owes Lender, or may owe Lender, an amount that may vary from time to time up to a maximum principal sum outstanding at any one time of, FIFTY THOUSAND AND 00/100THS Dollars (U.S. \$50,000.00) plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after May 02, 2048.
- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
- (G) "Loan" means all amounts owed now or hereafter under the Debt Instrument, including without limitation

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HCWF#1006v1 (2/16/08)



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principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt Instrument, and also all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☒ N/A Leasehold Rider

☒ N/A Third Party Rider

☒ N/A Other(s) [specify] \_\_\_\_\_ N/A

(I) "Master Form Deed of Trust" means the Master Form Open-End Deed of Trust dated June 14, 2007, and recorded on July 12, 2007, as Auditor's File Number 200707120063 in Book n/a at Page n/a of the Official Records in the Office of the Auditor of Skagit County, State of Washington.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all future advances, renewals, extensions and modifications of the Debt Instrument, including any future advances made at a time when no indebtedness is currently secured by this Security Instrument; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Debt Instrument. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

\_\_\_\_\_ County \_\_\_\_\_ of \_\_\_\_\_ Skagit \_\_\_\_\_ :  
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

#### SEE EXHIBIT "A"

which currently has the address of \_\_\_\_\_ 3006 MERIDIAN COURT \_\_\_\_\_  
[Street]  
ANACORTES, Washington 98221 ("Property Address"):  
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." The Property shall also include any additional property described in Section 20 of the Master Form Deed of Trust.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

#### MASTER FORM DEED OF TRUST

By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master Form Deed of Trust. A copy of the Master Form Deed of Trust has been provided to Borrower.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this document and a copy of the Master Form Deed of Trust.

GARY R SANTIAGO (Seal)  
-Borrower

BERNICE K SANTIAGO (Seal)  
-Borrower

For An Individual Acting In His/Her Own Right:

State of WASHINGTON

County of CLALLAM

On this day personally appeared before me

GARY R. SANTIAGO AND BERNICE K. SANTIAGO  
(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 4th day of APRIL, 2008.

Witness my hand and notarial seal on this the 4th day of APRIL, 2008

Irene P. Abercrombie  
Signature

IRENE P ABERCROMBIE  
Print Name:

Notary Public

[NOTARIAL SEAL]



My commission expires: 4-5-2010

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EXHIBIT A

LOT 2 OF ANACORTES SHORT PLAT NO. ANA-94-003 AS APPROVED  
FEBRUARY 15, 1996, AND RECORDED MARCH 5, 1996, IN VOLUME 12  
OF SHORT PLATS, PAGES 78 AND 79, UNDER AUDITOR'S FILE NO.  
9603050070, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A  
PORTION OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER IN  
SECTION 27, TOWNSHIP 35 NORTH, RANGE 1 EAST OF THE WILLAMETTE  
MERIDIAN;

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON:

ABBRV. LEGAL:

LOT 2 ANACORTES SP ANA-94-003 VOL 12 PG 78-79 A'S 9603050070

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO GARY R.  
SANTIAGO AND BERNICE K. SANTIAGO, HUSBAND AND WIFE FROM  
ROBERT EVANS AND KAREN EVANS, HUSBAND AND WIFE BY DEED DATED  
APRIL 29, 2003 AND RECORDED MAY 1, 2003 IN INSTRUMENT NO.  
200305010121, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY,  
WASHINGTON.

Permanent Parcel Number: P108679  
GARY R. SANTIAGO AND BERNICE K. SANTIAGO, HUSBAND AND WIFE

3006 MERIDIAN COURT, ANACORTES WA 98221  
Loan Reference Number : 20080853318382  
First American Order No: 14399826  
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 SANTIAGO  
4399826

WA

FIRST AMERICAN ELS  
DEED OF TRUST



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