

When recorded mail to:

**FIRST AMERICAN EQUITY LOAN  
SERVICES**

**1100 SUPERIOR AVENUE, SUITE 200**

**CLEVELAND, OHIO 44114**

**ATTN: FT1120**



200805060047

Skagit County Auditor

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This instrument prepared by:

**Wells Fargo Bank, N.A.**

**DINA WESLANDER, DOCUMENT PREPARATION**

**11601 N. BLACK CANYON HWY**

**PHOENIX, ARIZONA 85029**

**877-524-0865**

P58511

W2 lot 3 ALL lots 4-6 pt lot 7 BL 802 NPA

[Space Above This Line For Recording Data]

## SHORT FORM OPEN-END DEED OF TRUST 14411579

REFERENCE #: 20080869500180

Account number: 650-650-8330474-1XXX

### 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 26, 2008, together with all Riders to this document.

(B) "Borrower" is DANIEL I MORRIS-YOUNG, A MARRIED MAN AND AMY ELIZABETH MORRIS-YOUNG, A NON-VESTED SPOUSE, 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 26, 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, ONE HUNDRED FORTY-FIVE THOUSAND AND 00/100THS Dollars (U.S. \$145,000.00) 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 26, 2048.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

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(G) "Loan" means all amounts owed now or hereafter under the Debt Instrument, including without limitation 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]:

☐ Leasehold Rider

☐ Third Party Rider

☐ 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]

**A PARCEL OF LAND SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, WITH A STREET LOCATION ADDRESS OF 3313 OAKES AVE; ANACORTES, WA 98221-1207 CURRENTLY OWNED BY DANIEL I MORRIS-YOUNG HAVING A TAX IDENTIFICATION NUMBER OF P58511 AND FURTHER DESCRIBED AS N P TO ANACORTES, THE WEST 1/2 OF LOT 3, ALL OF LOTS 4 THROUGH 6, INCLUSIVE, AND THE EAST 20 FEET OF LOT 7, BLOCK 802, "NORTHERN PACIFIC ADDITION TO ANACORTES", ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 9, RECORDS OF SKAGIT COUNTY, WASHINGTON.**

which currently has the address of \_\_\_\_\_ 3313 OAKES AVENUE  
[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

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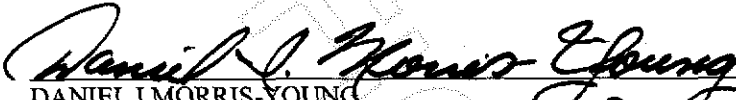
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By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform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

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.

  
\_\_\_\_\_  
DANIEL I MORRIS-YOUNG (Seal)  
-Borrower

  
\_\_\_\_\_  
AMY ELIZABETH MORRIS-YOUNG (Seal)  
-Borrower



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For An Individual Acting In His/Her Own Right:

State of California

County of San Francisco

On this day personally appeared before me

Ammy Orr Morris Young and Daniel I. Morris  
(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 26<sup>th</sup> day of April, 20 08.

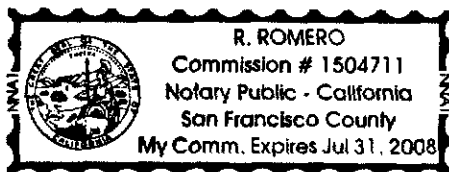
Witness my hand and notarial seal on this the 26<sup>th</sup> day of April, 2008

Signature

Print Name:

Notary Public

[NOTARIAL SEAL]



My commission expires:

7/31/08



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EXHIBIT A

THE WEST 1/2 OF LOT 3, ALL OF LOTS 4 THROUGH 6, INCLUSIVE,  
AND THE EAST 20 FEET OF LOT 7, BLOCK 802, "NORTHERN PACIFIC  
ADDITION TO ANACORTES", ACCORDING TO THE PLAT THEREOF  
RECORDED IN VOLUME 2 OF PLATS, PAGE 9, RECORDS OF SKAGIT  
COUNTY, WASHINGTON.

SUBJECT TO:

EXCEPTIONS:

A. PROTECTIVE COVENANTS, AND/OR EASEMENTS, BUT OMITTING  
RESTRICTIONS, IF ANY, BASED ON RACE, COLOR, RELIGION OR  
NATIONAL ORIGIN:

RECORDED: NOVEMBER 24, 1954

AUDITOR'S NO.: 509693

EXECUTED BY: PARK ESTATES DEVELOPMENT CO., A LIMITED  
PARTNERSHIP, BY GREAT WESTERN INVESTMENT CO. INC., GENERAL  
PARTNER, BY ALBERT BALCH, PRESIDENT.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV. LEGAL:

W 1/2 LOT 3 LOTS 4-6 E 20 FT LOT 7 BLK 802 NORTHERN PACIFIC  
ADD VOL 2 PG 9

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO DANIEL I.  
MORRIS-YOUNG, AN UNMARRIED MAN FROM DAVID L. HALL, TRUSTEE  
FOR THE SPECIAL SUPPLEMENTAL CARE TRUST FOR ROBERT A. HARMAN,  
AND THE SUCCESSOR GRANDCHILDREN'S TRUST, AS ESTABLISHED BY  
THE LAST WILL AND TESTAMENT OF HOLMES HOWARD HARMAN, SKAGIT  
COUNTY PROBATE NO. 98-4-00197-6 BY DEED DATED FEBRUARY 7,

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EXHIBIT A  
(continued)

2006 AND RECORDED FEBRUARY 15, 2006 IN INSTRUMENT  
200602150033, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY,  
WASHINGTON.

Permanent Parcel Number: P58511  
DANIEL I. MORRIS-YOUNG, AN UNMARRIED MAN

3313 OAKES AVENUE, ANACORTES WA 98221  
Loan Reference Number : 20080869500180  
First American Order No: 14411579  
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 MORRISYOUNG  
14411579

WA

FIRST AMERICAN ELS  
OPEN END DEED OF TRUST



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