

When recorded mail to:
**FIRST AMERICAN EQUITY LOAN
SERVICES**
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: FT1120



200805120114
Skagit County Auditor

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P 106511 LOT 42, THE MEADOW PHASE II

SHORT FORM OPEN-END DEED OF TRUST

**Trustor(s) TIMOTHY COREY AND SHANNON COREY, HUSBAND AND WIFE, WHO
ACQUIRED TITLE AS TIMOTHY COREY AND SHANNON KNOWLES**

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 MEADOW (THE) PHASE II, LOT 42 .

Assessor's Property Tax Parcel or Account Number P106511

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.
VERA CISNEROZ X3276, DOCUMENT PREPARATION
2202 W. ROSE GARDEN LANE (MAC
PHOENIX, ARIZONA 85027-2643
866-452-3913

[Space Above This Line For Recording Data]

14291239

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20080723316446

Account number: 650-650-8335523-1XXX

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 24, 2008, together with all Riders to this document.
- (B) "Borrower" is TIMOTHY COREY AND SHANNON COREY, HUSBAND AND WIFE, WHO ACQUIRED TITLE AS TIMOTHY COREY AND SHANNON KNOWLES. 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 24, 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, TWENTY-FIVE THOUSAND AND 00/100THS Dollars (U.S. \$25,000.00) 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 24, 2048.
- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT
HCWF#1006v1 (2/16/08)



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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]

~~MEADOW (THE) PHASE II, LOT 42~~
SEE EXHIBIT A

which currently has the address of _____ 2315 EAST MEADOW BLVD _____
[Street]
MOUNT VERNON, Washington 98273 ("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.



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.

[Signature] (Seal)
TIMOTHY COREY -Borrower

[Signature] (Seal)
SHANNON COREY -Borrower

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me Timothy Corey & Shannon Corey
(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 25 day of April, 2008.

Witness my hand and notarial seal on this the 25 day of April, 2008
[Signature]
Signature

Shanna M. Gipe
Print Name: _____
Notary Public



My commission expires: 1/29/10



EXHIBIT A

LOT 42, "THE MEADOW PHASE II," AS PER PLAT RECORDED IN VOLUME 16 OF PLATS, PAGES 1 THROUGH 7, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.



ABBRV. LEGAL:

LOT 42 THE MEADOW PHASE II VOL 16 PGS 1-7

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO TIMOTHY COREY, AN UNMARRIED MAN AND SHANNON KNOWLES, AN UNMARRIED WOMAN FROM TOM RICKETTS AND SHELLY RICKETTS, HUSBAND AND WIFE BY DEED DATED MARCH 28, 2003 AND RECORDED APRIL 4, 2003 IN INSTRUMENT 200304040168, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY, WASHINGTON.

Permanent Parcel Number: P106511
TIMOTHY COREY, AN UNMARRIED MAN AND SHANNON KNOWLES,
AN UNMARRIED WOMAN

2315 EAST MEADOW BOULEVARD, MOUNT VERNON WA 98273
Loan Reference Number : 20080723316446
First American Order No: 14291239
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 COREY
14291239 WA
FIRST AMERICAN ELS
OPEN END DEED OF TRUST



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