

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



200805210100

Skagit County Auditor

5/21/2008 Page

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5 11:28AM

*P56824 LOTS 7-8 BLK 12 BOWNIAN'S SHIP HARBOR  
WATER FRONT  
14435008*

**SHORT FORM OPEN-END DEED OF TRUST**

**Trustor(s) DARREN R. TURNER, AN UNMARRIED PERSON WHO ACQUIRED  
TITLE AS DARREN TURNER**

**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 ATTACHED EXHIBIT**

**Assessor's Property Tax Parcel or Account Number P56824**

**Reference Numbers of Documents Assigned or Released**



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This instrument prepared by:  
Wells Fargo Bank, N.A.  
DAVID WARNER, DOCUMENT PREPARATION  
ONE HOME CAMPUS, MAC X2303-01W  
DES MOINES, IOWA 50328-0001  
866-537-8489

[Space Above This Line For Recording Data]

## SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20080897400033

Account number: 651-651-2498483-1XXX

### 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 MAY 01, 2008, together with all Riders to this document.
- (B) "Borrower" is DARREN R. TURNER, AN UNMARRIED PERSON WHO ACQUIRED TITLE AS DARREN TURNER. 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 MAY 01, 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, SEVENTY-FIVE THOUSAND AND 00/100THS Dollars (U.S. \$75,000.00) 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 June 01, 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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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]

#### SEE ATTACHED EXHIBIT

which currently has the address of \_\_\_\_\_ 515 5TH STREET \_\_\_\_\_  
[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 seized 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.

Darren R Turner  
DARREN R TURNER

(Seal)  
-Borrower

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me

Darren R Turner (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 1 day of May, 2008.

Witness my hand and notarial seal on this the 1 day of May, 2008



Migdalia Cooke  
Signature

Migdalia Cooke  
Print Name: Notary Public

My commission expires: 7-27-2011

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EXHIBIT A

LOTS 7 AND 8, BLOCK 12, BOWMAN'S CENTRAL SHIP HARBOR WATER FRONT PLAT OF ANCORTES, SKAGIT COUNTY, WASHINGTON, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 33, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV. LEGAL:

LOTS 7-8 BLK 12 BOWMAN'S SHIP HARBOR WATER FRONT PLAT OF ANACORTES VOL 2 PG 33

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO DARREN TURNER AND TANIA TURNER, HUSBAND AND WIFE FROM JOHN R. BOSI AND KATHLEEN A. BOSI, HUSBAND AND WIFE BY DEED DATED DECEMBER 02, 1988 AND RECORDED DECEMBER 02, 1988 IN VOLUME 790, PAGE 172 IN THE LAND RECORDS OF SKAGIT COUNTY, WA.

Permanent Parcel Number: P56824  
DARREN TURNER AND TANIA TURNER, HUSBAND AND WIFE

515 5TH STREET, ANACORTES WA 98221  
Loan Reference Number : 20080897400033  
First American Order No: 14435008  
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 TURNER  
14435008

WA

FIRST AMERICAN ELS  
OPEN END DEED OF TRUST





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