



200805300093

Skagit County Auditor

5/30/2008 Page

1 of

5 11:42AM

WHEN RECORDED RETURN TO:  
Equity Loan Services, Inc.  
1100 Superior Ave., Ste. 200  
Cleveland, OH 44114  
National Recording

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 63.04)**Document Title(s)** (or transactions contained therein): (all areas applicable to your document must be filled in)

1. SHORT FORM OPEN EVIDENCE OF TRUST 2. \_\_\_\_\_  
3. \_\_\_\_\_ 4. \_\_\_\_\_

**Reference Number(s)** of Documents assigned or released:

Additional reference #'s on page \_\_\_\_\_ of document

**Grantor(s)** (Last name, first name, initials)

1. MORRIS-YOUNG, DANIEL I  
2. MORRIS-YOUNG, AMY ELIZABETH

Additional names on page \_\_\_\_\_ of document

**Grantee(s)** (Last name first, then first name and initials)

1. WELLS FARGO BANK NA  
2. \_\_\_\_\_

Additional names on page \_\_\_\_\_ of document

TRUSTEE: WELLS FARGO  
FINANCIAL NATIONAL BANK

**Legal description** (abbreviated: i.e. lot, block, plat or section, township, range)

W 1/2 LOT 3 LOTS 4-6 E 20 FT LOT 7 BLK 802 NORTHERN  
PACIFIC ADD VOL 2 PG 9 P58511

Additional legal is on page 2 of document**Assessor's Property Tax Parcel/Account Number**  
assigned 200707120063☐ Assessor Tax # not yetP58511

The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

\_\_\_\_\_  
Signature of Requesting Party

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.  
DINA WESLANDER, DOCUMENT PREPARATION  
11601 N. BLACK CANYON HWY  
PHOENIX, ARIZONA 85029  
877-524-0865

[Space Above This Line For Recording Data]

37594617

## SHORT FORM OPEN-END DEED OF TRUST

10605

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 MAY 09, 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 MAY 09, 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 June 09, 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)



(page 1 of 1 pages)



200805300093  
Skagit County Auditor

(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 \_\_\_\_\_  
[City] ANACORTES, Washington [Street] 98221 ("Property Address"):  
[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

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



200805300093  
Skagit County Auditor

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)  
DANIEL I MORRIS-YOUNG -Borrower

*Amy Elizabeth Morris-Young* (Seal)  
AMY ELIZABETH MORRIS-YOUNG -Borrower



For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me

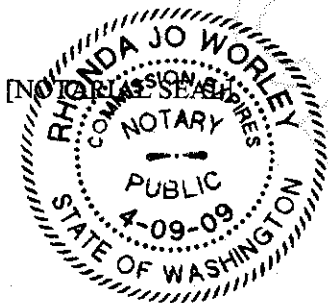
Daniel I. Morris-Young

Amy Elizabeth Morris-Young (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 10 day of May, 2008.

Witness my hand and notarial seal on this the 10 day of May, 2008

Rhonda Jo Worley  
Signature

RHONDA JO WORLEY  
Print Name: NOTARY PUBLIC  
Notary Public



My commission expires: 04-09-09

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT

HCWF#1006v1 (2/16/08)



44  
(page 4 of 4 pages)



200805300093  
Skagit County Auditor

5/30/2008 Page

5 of

5 11:42AM