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

# SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) SHANE ALLEN LAGERWEY AND STACY M. LAGERWEY, HUSBAND AND WIFE, WHO ACQUIRED TITLE AS SHANE A. LAGERWEY, A SINGLE PERSON AND STACY M. BARTON, A SINGLE PERSON

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

EAST HALF OF THE SOUTHEAST QUARTER OF THE Legal Description NORTHWEST QUARTER OF THE SOUTHWEST OU ARTER OF SECTION 9, TOWNSHIP 34 NORTH, RANGE 4, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT.

Assessor's Property Tax Parcel or Account Number P24285

Reference Numbers of Documents Assigned or Released

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

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

[Space Above This Line For Recording Data]

### SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20081157300256

Account number: 651-651-2520245-1XXX

#### **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 19, 2008, together with all Riders to this document.
- (B) "Borrower" is SHANE ALLEN LAGERWEY AND STACY M. LAGERWEY, HUSBAND AND WIFE, WHO ACQUIRED TITLE AS SHANE A. LAGERWEY, A SINGLE PERSON AND STACY M. BARTON, A SINGLE PERSON. 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 19, 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 THIRTY-TWO THOUSAND AND 00/100THS Dollars (U.S. \$132,000.00) 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 19, 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]: 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 [Name of Recording Jurisdiction] [Type of Recording Jurisdiction] EAST HALF OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF THE SOUTHWEST OU ARTER OF SECTION 9, TOWNSHIP 34 NORTH, RANGE 4, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT. which currently has the address of 2564 FRANCIS ROAD [Street]

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

MOUNT VERNON [City]

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

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[Zip Code]

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("Property Address"):

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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	r and recorded with it. Borrower also acknowledges receipt of a
copy of this document and a copy of the Master For	m Deed of Trust.
01	
Mha Joseph	(Seal)
SHANE ALLEN LAGERWEY	-Borrower
A	1
Adul M. KUGEL	(Seal)
STACY M LAGERWEY	-Borrower
For An Individual Acting In His/Her Own Right:	
State of NASHINGTON	
	n <sub>k</sub>
County of SKACAT	<b>&gt;</b>
On this day personally appeared before me	
SHANE ALLEN LAGERNEY M	DO STACY M LAGERNEY
	(here insert the name of grantor or
grantors) to me known to be the individual, or indiv	riduals described in and who executed the within and
	ne 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 19 day of, 2008.	
uns 1-1 day of 12-4-7, 20 275.	
1	<u>, , , , , , , , , , , , , , , , , , , </u>
Witness my hand and notarial seal on this the 19th day of May . 2008	
	Signature
	Digitation V
[NOTARIAL SEAL]	
WILLIAM T THOMAS	Print Name: MASAN' THO MAS
NOTARY SOLUTION FOR THE PUBLIC TO THE PUBLIC	Notary Public
E C KOMAN OF E	
I \ PUBLIC \ I	
Mary of S	
THE OR WICH WALL	14.00 PA 144 UM 145 145 UM 145 145 UM 145 14
William Washing	INTERNATION TO THE PROPERTY OF
	Skagit County Auditor
<b></b>	= 0.47AM
My commission expires: Offic 12011	8/13/2008 Page 4 of 5 \$47.000

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#### **EXHIBIT A**

Reference: 20081157300256

Account: 651-651-2520245-1998

## Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: THAT PORTION OF THE EAST HALF OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF THE SOUTHWEST OUARTER OF SECTION 9, TOWNSHIP 34 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN, LYING SOUTHERLY OF THE MOUNT, VERNON-CLEAR LAKE ROAD, AND NORTHERLY OF THE FOLLOWING DESCRIBED LINE: BEGINNING AT A POINT 329 FEET SOUTH OF THE INTERSECTION OF THE SAID EAST LINE OF SUBDIVISION AND THE SOUTHERLY LINE OF MOUNT VERNON-CLEAR LAKE ROAD: THENCE RUN IN A STRAIGHT LINE TO A POINT ON THE SOUTHEASTERLY LINE OF SAID ROAD WHICH IS 53.5 FEET NORTHEASTERLY ALONG SAID ROAD FROM A POINT ON SAID SOUTHERLY LINE OF ROAD WHICH IS NORTH 89 DEGREES 4 MINUTES 40 SECONDS WEST OF THE POINT OF BEGINNING OF SAID LINE; EXCEPT THEREFROM THAT PORTION DEEDED TO THE CITY OF MOUNT VERNON BY DEED RECORDED JUNE 7, 2001, UNDER AUDITOR'S FILE NO. 200106070092, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON.



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Exhibit A, CDP.V1 07/2004

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