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WHEN RECORDED, RETURN TO: EQUITY LOAN SERVICES, INC. 1100 SUPERIOR AVENUE, SUITE 200 CLEVELAND, OHIO 44114 NATIONAL RECORDING-FACT

> 10421 37467595 SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) KRISTINE E JUHL, A MARRIED PERSON, WHO ACQUIRED TITLE AS KRISTINE E MIELKE, AN UNMARRIED PERSON, AND DAVID L JUHL, A NON-VESTED SPOUSE, WIFE AND HUSBAND

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 A

Assessor's Property Tax Parcel or Account Number P59977

Reference Numbers of Documents Assigned or Released

Abbri legal: Lot 67, skyline No. 10

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

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.
CHERNAE R COBB, 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 #: 20081357500263

Account number: 651-651-2541027-1XXX

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 <u>JUNE 03, 2008</u>, together with all Riders to this document.
- (B) "Borrower" is KRISTINE E JUHL, A MARRIED PERSON, WHO ACQUIRED TITLE AS KRISTINE E MIELKE, AN UNMARRIED PERSON, AND DAVID L JUHL, A NON-VESTED SPOUSE, WIFE AND HUSBAND. 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 <u>JUNE</u> 03, 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, <u>TWENTY-FIVE THOUSAND AND 00/100THS</u> 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 July 03, 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 <u>June 14, 2007</u>, and recorded on <u>July 12, 2007</u>, as Auditor's File Number <u>200707120063</u> in Book <u>n/a</u> at Page <u>n/a</u> of the Official Records in the Office of the Auditor of <u>Skagit</u> 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	Sk	agit :
[Type of Recording Jurisdiction]	[Na:	me of Recording Jurisd	iction]
SEE ATTACHED EXHIBIT			
which currently has the address of		3006 RYE CT	
ANACORTES	, Washington	[Street] 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

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.

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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. (Seal) -Borrower (Seal) -Borrower For An Individual Acting In His/Her Own Right: State of Washington County of SKAGIT On this day personally appeared before me DAVID L JUHL KRISTINE E JUHL AND (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 3 day of JUNE, 20 08. Witness my hand and notarial seal on this the 3 day of JUNE , 2008

Marsha L Sullivan

[NOTARIAL SEAL]

Marsha L Sullivan Print Name:

NOTAR, WELIC

My commission expires: OCT 15 2011

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EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE CITY OF ANACORTES, COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 67, SKYLINE NO. 10, AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 117 THROUGH 120, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. LOT 67, SKYLINE NO. 10 VOL. 9, PP.117-120 DOC 200802060067

Permanent Parcel Number: P59977
KRISTINE E. JUHL, A MARRIED WOMAN AS HER SEPARATE PROPERTY WHO ACQUIRED TITLE AS KRISTINE E. MIELKE

3006 RYE COURT, ANACORTES WA 98221 Loan Reference Number : 20081357500263/10621 First American Order No: 37467595 Identifier: FIRST AMERICAN LENDERS ADVANTAGE

37467595

WA.

FIRST AMERICAN ELS
OPEN END DEED OF TRUST

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