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Skagit County Auditor

6/20/2008 Page 1 of 5 11:32AM

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

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) CLAIRE H PHILLIPS, A SINGLE WOMAN

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 A PARCEL OF LAND SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, WITH A STREET LOCATION ADDRESS OF 18364 LINCOLN ST; MOUNT VERNON, WA 98273-3133 CURRENTLY OWNED BY CLAIRE H PHILLIPS HAVING A TAX IDENTIFICATION NUMBER OF P26672 AND FURTHER DESCRIBED AS ACRES 0.71, DK 1: A TRACT OF LAND IN THE EAST HALF OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 19, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M.,~~
SEC 19 TWN 34 N RANG 4 E

Assessor's Property Tax Parcel or Account Number P26672

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.
SHANNON BUTTREY, DOCUMENT PREPARATION
ONE HOME CAMPUS, MAC X2303-01W
DES MOINES, IOWA 50328-0001
866-537-8489

[Space Above This Line For Recording Data]

106 21

SHORT FORM OPEN-END DEED OF TRUST

37387399

REFERENCE #: 20081297100196

Account number: 651-651-2530251-1XXX

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 27, 2008, together with all Riders to this document.
- (B) "Borrower" is CLAIRE H PHILLIPS, A SINGLE WOMAN. 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 27, 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 THOUSAND AND 00/100THS Dollars (U.S. \$100,000.00) 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 27, 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

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

(page 2 of 4 pages)



3:39

200806200076
Skagit County Auditor

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 18364 LINCOLN ST; MOUNT VERNON, WA 98273-3133 CURRENTLY OWNED BY CLAIRE H PHILLIPS HAVING A TAX IDENTIFICATION NUMBER OF P26672 AND FURTHER DESCRIBED AS ACRES 0.71, DK 1: A TRACT OF LAND IN THE EAST HALF OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 19, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M.,.

which currently has the address of _____ **18364 LINCOLN ST** _____
[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 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

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

(page 3 of 4 pages)



58:39

200806200076
Skagit County Auditor

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.

Claire Phillips (Seal)
CLAIRE H PHILLIPS -Borrower

For An Individual Acting In His/Her Own Right:

State of WASHINGTON

County of SKAGIT

On this day personally appeared before me

CLAIRE H PHILLIPS (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 27th day of MAY, 20 08.

Witness my hand and notarial seal on this the 27th day of MAY, 2008

M-T
Signature

[NOTARIAL SEAL]

Print Name: MEGAN THOMAS
Notary Public



My commission expires: 01/16/2011

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



200806200076
Skagit County Auditor

EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON, TOGETHER WITH ALL AFTER ACQUIRED TITLE OF THE GRANTOR(S) THEREIN: A TRACT OF LAND IN THE EAST 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 19, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M, DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHWEST CORNER OF SAID SUBDIVISION; THENCE NORTH 88 DEGREES 47 MINUTES 52 SECONDS EAST ALONG THE SOUTH LINE OF SAID SUBDIVISION 152 FEET TO THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION (SAID POINT BEING IN AN EXISTING FENCE LINE AS ESTABLISHED BY INSTRUMENT RECORDED JANUARY 2, 1958, UNDER AUDITOR'S FILE NO. 560229), THENCE NORTH 0 DEGREES 57 MINUTES 15 SECONDS EAST ALONG SAID EXISTING FENCE LINE AND PARALLEL WITH THE WEST LINE OF SAID SUBDIVISION 168.37 FEET; THENCE NORTH 88 DEGREES 48 MINUTES 35 SECONDS EAST 183.16 FEET TO THE EAST LINE OF SAID SUBDIVISION; THENCE SOUTH 1 DEGREE 02 MINUTES WEST ALONG THE EAST LINE OF SAID SUBDIVISION 168.37 FEET TO THE SOUTH LINE OF SAID SUBDIVISION; THENCE SOUTH 88 DEGREES 47 MINUTES 52 SECONDS WEST 18.2.92 FEET TO THE TRUE POINT OF BEGINNING, RECORDS OF SKAGIT COUNTY, WASHINGTON. SECTION 19, TOWNSHIP 34 N RANGE 4 E, W.M., RECORDED JAN. 2, 1958 AUDITORS FILE NUMBER 560229, SKAGIT COUNTY, W.A. DOC 200504290023

Permanent Parcel Number: P26672
CLAIRE H. PHILLIPS, A SINGLE WOMAN

18364 LINCOLN STREET, MOUNT VERNON WA 98273
Loan Reference Number : 20081297100196/10621
First American Order No: 37387399
Identifier: FIRST AMERICAN LENDERS ADVANTAGE



PHILLIPS

37387399

WA

FIRST AMERICAN ELS
OPEN END DEED OF TRUST



200806200076

Skagit County Auditor