



200807160094

Skagit County Auditor

7/16/2008 Page

1 of

5 11:37AM

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

SHORT FORM DEED OF TRUST

Trustor(s) CATHERIN L CARTER WHO ACQUIRED TITLE AS CATHERIN NORDMARK, AN UNMARRIED 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

AA3REV.
Legal Description ~~SEE ATTACHED EXHIBIT A~~ *ROCK RIDGE WEST, LOT 11,*
ACRES 0.23

Assessor's Property Tax Parcel or Account Number P119053

Reference Numbers of Documents Assigned or Released



This instrument prepared by:
Wells Fargo Bank, N.A.
MARTI HERNDON, DOCUMENT PREPARATION
11601 N. BLACK CANYON HWY
PHOENIX, ARIZONA 85029
877-524-0865

[Space Above This Line For Recording Data]

10605

SHORT FORM DEED OF TRUST 37779939

REFERENCE #: 20081629100120

Account number: 650-650-8589053-0XXX

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 JUNE 24, 2008, together with all Riders to this document.
- (B) "Borrower" is CATHERIN L CARTER WHO ACQUIRED TITLE AS CATHERIN NORDMARK, AN UNMARRIED 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 promissory note signed by Borrower and dated JUNE 24, 2008. The Debt Instrument states that Borrower owes Lender TEN THOUSAND AND 00/100THS Dollars (U.S. \$10,000.00) plus interest. Borrower has promised to pay this debt in one or more regular Periodic Payments and to pay the debt in full not later than seven (7) calendar days after JULY 15, 2023.
- (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 principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt Instrument,

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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 Deed of Trust dated June 14, 2007, and recorded on July 12, 2007, as Auditor's File Number 200707120064 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 renewals, extensions and modifications of the Debt 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 A

which currently has the address of 2311 OREGON AVE
[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 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.



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.

Catherin L. Carter (Seal)
CATHERIN L CARTER -Borrower

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me

CATHERIN L CARTER
(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 24 day of JUNE, 2008

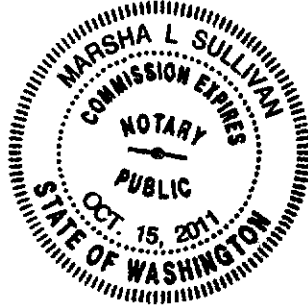
Witness my hand and notarial seal on this the 24 day of JUNE, 2008

Marsha L Sullivan
Signature

[NOTARIAL SEAL]

MARSHA L SULLIVAN
Print Name:

Notary Public



My commission expires: OCT 15 2011

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EXHIBIT A

A PARCEL OF LAND SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, WITH A STREET LOCATION ADDRESS OF 2311 OREGON AVE; ANACORTES, WA 98221-4539 CURRENTLY OWNED BY CATHERIN NORDMARK HAVING A TAX IDENTIFICATION NUMBER OF P119053 AND BEING THE SAME PROPERTY MORE FULLY DESCRIBED IN BOOK/PAGE OR DOCUMENT NUMBER 11190148 DATED 11/9/2007 AND FURTHER DESCRIBED AS ROCK RIDGE WEST, LOT 11, ACRES 0.23.

2311 OREGON AVENUE, ANACORTES WA 98221
Loan Reference Number : 20081629100120/10605
First American Order No: 37779939
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 CARTER
37779939

WA

FIRST AMERICAN ELS
DEED OF TRUST



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