UNOFFICIAL DOCUMENT

Return Address:
Equity Loan Services, Inc.
1100 Superior Avenue, Suite 200
Cleveland, Ohio 44114
Attn: National Recording

200807310069
Skagit County Auditor
7/31/2008 Page **1** of **5** **11:18AM**

Please print or type information WASHINGTON STATE RECORDER'S Cover Sheet (RCW 65.04)

Document Title (s) (or transactions contained therein): (all areas applicable to your document **Must** be filled in)
SHORT FORM DEED OF TRUST

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

Grantor (s) (Last name, first name, initials)
KREBS, STEVEN M
KREBS, MELINDA L

Grantee (s) (Last name first, then first name and initials)
WELLS FARGO BANK, N.A.

TRUSTEE: Wells Fargo Financial National Bank, 2324 Overland Ave, Billings MT 59102

Legal Description (abbreviated: i.e. lot, block, plat, or section, township, range)
LOTS 21 AND 22, BLK 2, BROWNRIG'S SECOND ADDITION TO ANACORTES, WASH.

Full Legal Description is in Exhibit A

Assessor's Property Tax Parcel/Account Number ☐
P57026

The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to

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**

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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

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

10621

37975553 **[Space Above This Line For Recording Data]**

SHORT FORM DEED OF TRUST

REFERENCE #: **20081777200029** Account number: **651-651-2587772-0XXX**

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 **JULY 16, 2008**, together with all Riders to this document.
(B) "Borrower" is **STEVEN M KREBS AND MELINDA L KREBS, 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 promissory note signed by Borrower and dated **JULY 16, 2008**. The Debt Instrument states that Borrower owes Lender **NINETY-THREE THOUSAND FOUR HUNDRED TWENTY-FIVE AND 00/100THS** Dollars (U.S. $**93,425.00**) 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 25, 2028**.
(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

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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 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 EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

which currently has the address of **1308 41ST ST**
[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.

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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)
STEVEN M KREBS -Borrower

_____(Seal)
MELINDA L KREBS -Borrower

For An Individual Acting In His/Her Own Right:
State of Washington

County of Skagit

On this day personally appeared before me
Steven M Krebs and Melinda L. Krebs
_____(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 16 day of July, 20 08.

Witness my hand and notarial seal on this the 16 day of July, 2008

Signature

[NOTARIAL SEAL]

RHONDA JO WORLEY
Print Name: _____
Notary Public

RHONDA JO WORLEY
NOTARY
PUBLIC
COMMISSION EXPIRES
4-09-09
STATE OF WASHINGTON

My commission expires: 04-09-09

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EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOTS 21 AND 22, BLOCK 2, BROWNRIG'S SECOND ADDITION TO ANACORTES, WASH., AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 42, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF ANACORTES, COUNTY OF SKAGIT, STATE OF WASHINGTON. LOTS 21 AND 22, BLK 2, BROWNRIG'S SECOND ADDITION TO ANACORTES, WASH., PLAT V2, P42, DOC #9903050172

Permanent Parcel Number: P57026
STEVEN M. KREBS AND MELINDA L. KREBS, HUSBAND AND WIFE

1308 41ST STREET, ANACORTES WA 98221
Loan Reference Number : 20081777200029/10621
First American Order No: 37975553
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

KREBS
37975553 WA
FIRST AMERICAN ELS
DEED OF TRUST