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Skagit County Auditor

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

380 74852 10621  
**SHORT FORM OPEN-END DEED OF TRUST**

Trustor(s) ROBERT A TOOMBS AND DORCAS TOOMBS, HUSBAND AND WIFE

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 SKAGIT TO MT VERNON LT 20 ALSO EXC N 35.4FT THOF TGW  
W 30FT LT 21 EXC N 35.4FT THOF .

Assessor's Property Tax Parcel or Account Number P54255

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.  
**EDWARD LYNCH, DOCUMENT PREPARATION**  
**ONE HOME CAMPUS, MAC X2303-01W**  
**DES MOINES, IOWA 50328**  
866-537-8489

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## SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20081897500029

Account number: 651-651-2590479-1XXX

### 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 **JULY 23, 2008**, together with all Riders to this document.
- (B) "Borrower" is **ROBERT A TOOMBS AND DORCAS TOOMBS, 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 loan agreement or other credit instrument signed by Borrower and dated **JULY 23, 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, **FIFTY THOUSAND AND 00/100THS Dollars (U.S. \$50,000.00)** 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 August 23, 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

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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 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]

**SKAGIT TO MT VERNON LT 20 ALSO EXC N 35.4FT THOF TGW W 30FT LT 21 EXC N 35.4FT THOF**

which currently has the address of \_\_\_\_\_

**1505 SKAGIT STREET**

MOUNT VERNON \_\_\_\_\_, Washington \_\_\_\_\_ ("Property Address"):  
[City] [Street]  
[Zip Code] 98274

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.

Robert A. Toombs  
ROBERT A TOOMBS

(Seal)  
-Borrower

Dorcus Toombs  
DORCAS TOOMBS

(Seal)  
-Borrower

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

County of Skagit

On this day personally appeared before me

Robert A. Toombs & Dorcas Jacobs  
(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 23<sup>rd</sup> day of July, 2008.

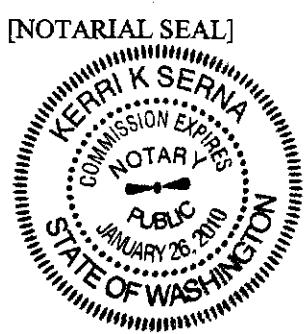
Witness my hand and notarial seal on this the 23<sup>rd</sup> day of

July, 2008

Signature

Print Name:

Notary Public



My commission expires: 1-26-2010

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EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: TRACT 20 AND THE WEST 30 FEET OF TRACT 21, SKAGIT ADDITION TO MOUNT VERNON, AS PER PLAT RECORDED IN VOLUME 5 OF PLATS, PAGE 48, RECORDS OF SKAGIT COUNTY, WASHINGTON.; EXCEPT THE NORTH 35.4 FEET OF SAID TRACT 20; AND EXCEPT THE NORTH 35.4 FEET OF SAID TRACT 21; SITUATED IN SKAGIT COUNTY, WASHINGTON SUBJECT TO: RESTRICTIONS, RESERVATIONS AND EASEMENTS OF RECORD TRACT 20 AND PTN OF TRACT 21 SKAGIT ADDITION TO MOUNT VERNON, PLAT V5, P48 DOC 200212160204.

Permanent Parcel Number: P54255  
ROBERT A. TOOMBS AND DORCAS TOOMBS, HUSBAND AND WIFE

1505 SKAGIT STREET, MOUNT VERNON WA 98274  
Loan Reference Number : 20081897500029/10621  
First American Order No: 38076852  
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

TOOMBS

38076852

WA

FIRST AMERICAN ELS  
OPEN END DEED OF TRUST



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