



200809290155

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 - TEAM 2
Accommodation Recording Per Client Request

38412642

10621

SHORT FORM OPEN-END DEED OF TRUST**Trustor(s) JASON T SCHMIDT AND LAURA M SCHMIDT, 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 A PARCEL OF LAND SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, WITH A STREET LOCATION ADDRESS OF 41151 INGERSOLL RD; CONCRETE, WA 98237-9499 CURRENTLY OWNED BY JASON T SCHMIDT AND LAURA M SCHMIDT HAVING A TAX IDENTIFICATION NUMBER OF P115847 AND FURTHER DESCRIBED AS O/S#10 AF#8602280015 1987 (TITLE ELIMINATION) INCLUDING MANUFACTURED HOME 2000 SKYLINE 66X28 SERIAL NUMBER 21910250M LOT 3 SKAGIT COUNTY SHORT PLAT NUMBER 41-87 RECORDED UNDER AUDITOR'S FILE NUMBER 8712010015 BEING A PORTION OF THE SOUTHWEST QUARTER.

Assessor's Property Tax Parcel or Account Number P115847**Reference Numbers of Documents Assigned or Released**

ABV. Legal = SW 1/4 of S1, T 35N, R 7E, W.M.



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]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20082197200065

Account number: 651-651-2627354-1XXX

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 SEPTEMBER 11, 2008, together with all Riders to this document.

(B) "Borrower" is JASON T SCHMIDT AND LAURA M SCHMIDT, 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 SEPTEMBER 11, 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 October 11, 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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HCWF#1006v1 (2/16/08)



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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]:

☐ 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 41151 INGERSOLL RD; CONCRETE, WA 98237-9499 CURRENTLY OWNED BY JASON T SCHMIDT AND LAURA M SCHMIDT HAVING A TAX IDENTIFICATION NUMBER OF P115847 AND FURTHER DESCRIBED AS O/S#10 AF#8602280015 1987 (TITLE ELIMINATION) INCLUDING MANUFACTURED HOME 2000 SKYLINE 66X28 SERIAL NUMBER 21910250M LOT 3 SKAGIT COUNTY SHORT PLAT NUMBER 41-87 RECORDED UNDER AUDITOR'S FILE NUMBER 8712010015 BEING A PORTION OF THE SOUTHWEST QUARTER.

which currently has the address of 41151 INGERSOLL RD
[Street]
CONCRETE, Washington 98237 ("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

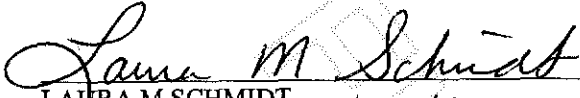
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HCWF#1006v1 (2/16/08)

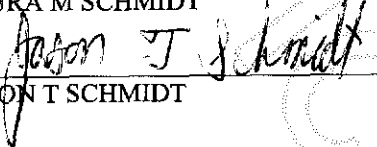


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By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform 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.


LAURA M SCHMIDT (Seal)
-Borrower


JASON T SCHMIDT (Seal)
-Borrower



For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me Laura M. Schmidt, Jason T. Schmidt
(here insert the name of grantor or

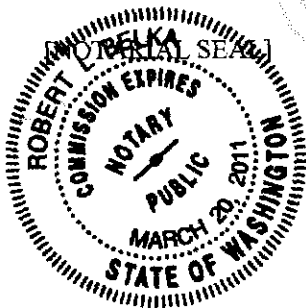
grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 11th day of September, 20 08.

Witness my hand and notarial seal on this the 11th day of September, 2008

Robert L. Belka
Signature

Robert L. Belka
Print Name:

Notary Public



My commission expires: 3/20/2011

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



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EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT STATE OF WASHINGTON, TOGETHER WITH ALL AFTER ACQUIRED TITLE OF THE GRANTOR(S) THEREIN: LOT 3, SHORT PLAT NO. 41-87, APPROVED NOVEMBER 25, 1987, RECORDED DECEMBER 1, 1987, IN BOOK 7 OF SHORT PLATS, PAGE 200, UNDER AUDITOR'S FILE NO. 8712010015 AND BEING A PORTION OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 35 NORTH, RANGE 7 EAST, W.M., TOGETHER WITH A NON-EXCLUSIVE EASEMENT FOR ROAD AND UTILITIES, OVER AND ACROSS THE EAST 60 FEET OF LOT 2 AS SHOWN ON SAID SHORT PLAT. LOT 3, SP 41-87, SP BK7, P200, PTN OF SW1/4, S1T35NR7E, DOC NO. 200210020059

Permanent Parcel Number: P115847
JASON T. SCHMIDT AND LAURA M. SCHMIDT, HUSBAND AND WIFE

41151 INGERSOLL ROAD, CONCRETE WA 98237
Loan Reference Number : 20082197200065/10621
First American Order No: 38412642
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 SCHMIDT
38412642

WA

FIRST AMERICAN ELS
OPEN END DEED OF TRUST



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