

WHEN RECORDED, RETURN TO:  
EQUITY LOAN SERVICES, INC.  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING - TEAM 2  
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200810230040  
Skagit County Auditor

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10621

**SHORT FORM OPEN-END DEED OF TRUST**

ABBREVIATED, LEGAL: N<sup>1</sup>/<sub>2</sub> OF THE NE<sup>1</sup>/<sub>4</sub> OF THE SE<sup>1</sup>/<sub>4</sub> S 82.50 FT OF  
THE SE<sup>1</sup>/<sub>4</sub> OF THE SE<sup>1</sup>/<sub>4</sub> OF THE NE<sup>1</sup>/<sub>4</sub>, S<sup>1</sup>/<sub>4</sub>T35N<sup>1</sup>/<sub>4</sub>E  
REFERENCE #: 20082497300070 Account number: 651-651-2645612-1XXX

**DEFINITIONS**

APN P101069

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 **OCTOBER 10, 2008**, together with all Riders to this document.
- (B) "Borrower" is **ROBERT V WILSON, AN UNMARRIED PERSON**. 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 **OCTOBER 10, 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, **SEVENTY-FIVE THOUSAND AND 00/100THS Dollars (U.S. \$75,000.00)** plus interest. Borrower has promised to pay this debt in

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HCWF#1006v1 (10/02/08)



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Periodic Payments and to pay the debt in full not later than seven (7) calendar days after **November 10, 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 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]

**SEE ATTACHED EXHIBIT** **A**

which currently has the address of \_\_\_\_\_ **7485 FOXGLOVE LANE** \_\_\_\_\_  
[Street]

**MARBLEMOUNT**, Washington **98267** ("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** (page 1 of 4 pages)  
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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.

Robert V Wilson (Seal)  
ROBERT V WILSON -Borrower

For An Individual Acting In His/Her Own Right:

State of WASHINGTON

County of SKAGIT

On this day personally appeared before me ROBERT V WILSON

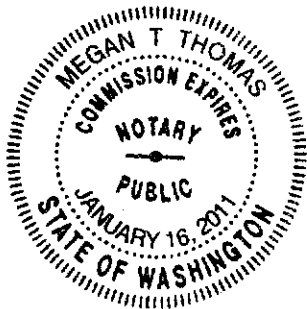
(here insert the name of grantor or grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 10<sup>th</sup> day of October, 2008.

Witness my hand and notarial seal on this the 10<sup>th</sup> day of October, 2008

Megan Thomas  
Signature

[NOTARIAL SEAL]

Print Name: MEGAN THOMAS  
Notary Public



My commission expires: 01/16/2011

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EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: THE NORTH 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 AND THE SOUTH 82.50 FEET OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4, ALL IN SECTION 7, TOWNSHIP 35 NORTH, RANGE 11 EAST, W.M. TOGETHER WITH NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER, UNDER AND ACROSS THE WEST 60 FEET OF THAT PORTION OF GOVERNMENT LOT 4 IN SECTION 8, TOWNSHIP 35 NORTH, RANGE 11 EAST LYING NORTHERLY OF CASCADE RIVER HIGHWAY, AND OVER THE WEST 60 FEET OF THE SOUTH 100 FEET OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SAID SECTION 8 AND OVER THE WEST 30 FEET OF SAID NORTHWEST 1/4 OF THE SOUTHWEST 1/4 EXCEPT THE SOUTH 100 FEET THEREOF AND OVER THE EAST 30 FEET OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 7, TOWNSHIP 35 NORTH, RANGE 11 EAST AND OVER THE EAST 60 FEET OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SAID SECTION 7, EXCEPT THE SOUTH 82.5 FEET THEREOF AND OVER THE EAST 60 FEET OF THE SOUTH 330 FEET OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4. ALSO TOGETHER WITH A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER, UNDER AND ACROSS THE WEST 30 FEET OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SAID SECTION 7. SECTION 7. ABBREVIATED LEGAL DESCRIPTION: N1/2 OF THE NE1/4 OF THE SE1/4 S 82.50 FT OF THE SE1/4 OF THE SE1/4 OF THE NE1/4, S7T35NR11E DOCUMENT NO 9203310138

Permanent Parcel Number: P101069  
ROBERT V. WILSON AN UNMARRIED INDIVIDUAL

7485 FOXGLOVE LANE, MARBLEMOUNT WA 98267  
Loan Reference Number : 20082497300070/10621  
First American Order No: 38692130  
Identifier: FIRST AMERICAN LENDERS ADVANTAGE



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