After Recording Return To:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
L.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

200902050001 Skagit County Auditor

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AFTER RECORDING, RETURN TO:
AMERICAN TITLE, INC.
P.O. BOX 641010
OMAHA, NE 68164-1010
ATI# 200812170966

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) ROBERT HAWLEY ANDERSON AND BEULAH B. ANDERSON, HUSBAND AND WIFE, WHO ACQUIRED TITLE AS ROBERT H. ANDERSON AND BEULAH B. ANDERSON AS TO TRACT 1, ROBERT HAWLEY ANDERSON AND BEULAH B. ANDERSON, HUSBAND AND WIFE, WHO ACQUIRED TITLE AS ROBERT H. ANDERSON AND BEULAH B. ANDERSON, AS TO TRACT 2, ROBERT HAWLEY ANDERSON AND BEULAH B. ANDERSON, HUSBAND AND WIFE, WHO ACQUIRED TITLE AS ROBERT H. AND BEULAH B. ANDERSON, AS TO TRACT 3 AND ROBERT HAWLEY ANDERSON AND BEULAH B. ANDERSON, HUSBAND AND WIFE, AS TO TRACT 4

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 HOLIDAY HIDEAWAY NO. 1, BLK 1, LTS 20, 33-35, ALSO WITH LOT 32, LESS AND EXCEPT THE SLY CORNER OF LT 32, NELY ALONG SELY LINE FOR 28.81 FT, THENCE NWLY TO A P OINT ON NWLY LINE OF LT 32 LYING 42.515 FT NELY OF WLY CORNER, ALSO BEING ON THE SELY BOUNDARY OF HOLIDAY BLVD, THENCE SWLY ALONG THE SELY

WASHINGTON -- SHORT FORM OPEN-END SECURITY INSTRUMENT

HCWF#1006v1 (11/15/2008)

(page I of 6 pages)

Documents Processed 01-12-2009, 15:38:25

BOUNDARY OF SAID HO LIDAY BLVD FOR 42.515 FEET TO WLY CORNER OF LT 32, THENCE 5 50 DEGREES, 01 MIN, 44 SEC, EAST 118.32 FT TO THE PT OF BEG MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A

Assessor's Property Tax Parcel or Account Number P65715

Reference Numbers of Documents Assigned or Released

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After Recording Return To: Wells Fargo Bank, N.A. Atta: Document Mgt. P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

This instrument prepared by:
Wells Fargo Bank, N.A.
DANIEL SEMPLE, DOCUMENT PREPARATION
ONE HOME CAMPUS
DES MOINES, IOWA 50328-0001
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20083507500108

Account number: 651-651-2685147-1XXX

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 <u>JANUARY 12, 2009</u>, together with all Riders to this document.

(B) "Borrower" is ROBERT HAWLEY ANDERSON AND BEULAH B. ANDERSON, HUSBAND AND WIFE, WHO ACQUIRED TITLE AS ROBERT H. ANDERSON AND BEULAH B. ANDERSON AS TO TRACT 1, ROBERT HAWLEY ANDERSON AND BEULAH B. ANDERSON, HUSBAND AND WIFE, WHO ACQUIRED TITLE AS ROBERT H. ANDERSON AND BEULAH B. ANDERSON, AS TO TRACT 2, ROBERT HAWLEY ANDERSON AND BEULAH B. ANDERSON, HUSBAND AND WIFE, WHO ACQUIRED TITLE AS ROBERT H. AND BEULAH B. ANDERSON, AS TO TRACT 3 AND ROBERT HAWLEY ANDERSON AND BEULAH B. ANDERSON, HUSBAND AND WIFE, AS TO TRACT 4. 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

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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 JANUARY 12, 2009. 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 February 12, 2049.

 (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]:

	100 m	1000
TAT / A	Lagrandad	IV: James
Y A	Leasehold	KIRCE
~ .,1		

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 <u>June 14, 2007</u>, and recorded on <u>July 12, 2007</u>, as Auditor's File Number <u>200707120063</u> in Book <u>n/a</u> at Page <u>n/a</u> 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	<u> </u>		Skagit
 44 2 3 41 4	13.1	0.75	A	

[Type of Recording Jurisdiction]

Name of Recording Jurisdiction

HOLIDAY HIDEAWAY NO. 1, BLK 1, LTS 20, 33-35, ALSO WITH LOT 32, LESS AND EXCEPT THE SLY CORNER OF LT 32, NELY ALONG SELY LINE FOR 28.81 FT, THENCE NWLY TO A P OINT ON NWLY LINE OF LT 32 LYING 42.515 FT NELY OF WLY CORNER, ALSO BEING ON THE SELY BOUNDARY OF HOLIDAY BLVD, THENCE SWLY ALONG THE SELY BOUNDARY OF SAID HO LIDAY BLVD FOR 42.515 FEET TO WLY CORNER OF LT 32, THENCE S 50 DEGREES, 01 MIN, 44 SEC, EAST 118.32 FT TO THE PT OF BEG MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT

WASHINGTON – SHORT FORM OPEN-END SECURITY INSTRUMENT

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6966 HOLIDAY BOULEVARD

O(7)				
			[Street]	
1878	ANACORTES	. Washington	98221	("Property Address"):
John Johnson	[City]		[Zip Code]	·· ··

FOGETHER WITH all the unprovements 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.

ROBERT HAWLEY ANDERSON

-Borrower

BELLAH BANDERSON

-Borrower

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For An Individual Acting In His/Her Own Right:	
State of Washington	
County of Skaq1+	
On this day personally appeared before me ROBERT HAWLEY ANDERSON	AND BEULAH B ANDERSON
	(here insert the name of
within and foregoing instrument, and acknowledged their) free and voluntary act and deed, for the uses a	
hand and official seal this 12 day of JAN	, 20 <u>34</u> .
Witness my hand and notarial seal on this the 12	day of JAN, 2009
Witness my hand and notarial seal on this the 12	Marsha L Sullivan
	Signature
[NOTARIAL SEAL]	Signature MARSHA L SULLIVAN Print Name: Notary Public
	Print Name:
WILLHA L SUMM	Notary Public
NOTARY & PAULIC PUBLIC 15 201 10	
OUBLIC S	
OF WASHING	
"Mananin"	

My commission expires: DCT 15 2011

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EXHIBIT A

Reference: 20083507500108

Account: 651-651-2685147-1998

Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT. STATE OF WASHINGTON: TRACT 1: LOT 20, BLOCK 1, HOLIDAY HIDEAWAY NO. 1, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 8 OF PLATS. PAGES 36 THROUGH 42. RECORDS OF SKAGIT COUNTY, WASHINGTON, TRACT 2: THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOTS 32 AND 33, BLOCK 1, HOLIDAY HIDEAWAY NO. 1, ACCORDING TO THE PLAT THEREOF RECORDED IN **VOLUME 8 OF PLATS. PAGES 36 THROUGH 42, RECORDS OF SKAGIT** COUNTY, WASHINGTON, EXCEPT ALL THAT PORTION OF LOT 32, DESCRIBED AS FOLLOWS: BEGINNING AT THE MOST SOUTHERLY CORNER OF SAID LOT 32: THENCE NORTHEASTERLY ALONG THE SOUTHEASTERLY LINE OF SAID LOT 32 FOR 28.81 FEET: THENCE NORTHEASTERLY TO A POINT ON THE NORTHWESTERLY LINE OF SAID LOT 32 LYING 42.515 FEET NORTHEASTERLY OF THE MOST WESTERLY CORNER THEREOF, SAID POINT ALSO BEING ON THE SOUTHEASTERLY BOUNDARY OF HOLIDAY BOULEVARD: THENCE SOUTHWESTERLY ALONG THE SOUTHEASTERLY BOUNDARY OF SAID HOLIDAY BOULEVARD FOR 42,515 FEET TO THE MOST WESTERLY CORNER OF SAID LOT 32: THENCE SOUTH 50 DEGREES 01 MINUTE 44 SECONDS EAST 118.32 FEET TO THE POINT OF BEGINNING. SITUATED IN SKAGIT COUNTY, WASHINGTON, TRACT 3: THE FOLLOWING DESCRIBED REAL ESTATE IN SKAGIT COUNTY, WASHINGTON: LOT 34 BLOCK I HOLIDAY HIDEAWAY #1 AS PER PLAT REC. IN VOL. 8 OF PLATS. P. 36-42 SKAGIT C. RECORDS. TRACT 4: THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT STATE OF WASHINGTON: LOT 35, BLOCK 1, HOLIDAY HIDEAWAY NO. 1, AS PER PLAT RECORDED IN VOLUME 8 OF PLATS, PAGES 36 THROUGH 42, RECORDS OF SKAGIT COUNTY. WASHINGTON. ABBREVIATED LEGAL: HOLIDAY HIDEAWAY NO. 1, BLK 1, LTS 20, 33-35, ALSO WITH LOT 32, LESS AND EXCEPT THE SLY CORNER OF LT 32, NELY ALONG SELY LINE FOR 28.81 FT, THENCE NWLY TO A POINT ON NWLY LINE OF LT 32 LYING 42.515 FT NELY OF WLY CORNER, ALSO BEING ON THE SELY BOUNDARY OF HOLIDAY BLVD. THENCE SWLY ALONG THE SELY. BOUNDARY OF SAID HOLIDAY BLVD FOR 42.515 FEET TO WLY CORNER

Exhibit A, CDP.VI 07/2004



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OF LT 32, THENCE S 50 DEGREES, 01 MIN, 44 SEC, EAST 118.32 FT TO THE PT OF BEG

Exhibit A, CDP.V1 07/2004

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