



200905290043
Skagit County Auditor

5/29/2009 Page 1 of 5 9:22AM

Return Name and Address:

American Title Inc.
11010 Burdette Street
PO Box 641010
Omaha, NE 68164-1010

ATI # 200903310203

Please print or type information

Document Title(s) SHORT FORM OPEN-END DEED OF TRUST
Grantor(s) Steve E. Cruse Debra D. Cruse <input type="checkbox"/> Additional names on page ____ of document
Grantee(s) WELLS FARGO FINANCIAL NATIONAL BANK <input checked="" type="checkbox"/> Additional names on page ____ of document
Legal Description (abbreviated: i.e. lot, block & subdivision name or number OR section, township, range, and quarter/quarter section) Lot 31, Park Crest, Div 1, Plat V14, PP128-129, Doc 9504140134 <input checked="" type="checkbox"/> Complete Legal Description on Page <u>3</u> of document
Auditor Reference Number(s) NA
Assessor's Property Tax Parcel/Account Number P83959
The Auditor/Recorder will rely on the information provided on the coversheet. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein. 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 (Required for non-standard recordings only) Gpcovst.doc rev 4/02

This instrument prepared by:
Wells Fargo Bank, N.A.
SHIRLEY A BOZENSKI, DOCUMENT PREPARATION
2202 W. ROSE GARDEN LANE
PHOENIX, ARIZONA 85027
877-524-0865

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

ATI# 200903310203

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20090679600033

Account number: 650-650-9196734-1XXX

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 MAY 05, 2009, together with all Riders to this document.
- (B) "Borrower" is STEVE E. CRUSE AND DEBRA D. CRUSE, 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 MAY 05, 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, TWENTY-FIVE THOUSAND AND 00/100THS Dollars (U.S. \$25,000.00) plus interest. Borrower has promised to pay this debt

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT
HCWF#1006v1 (11/15/2008)

(page 2 of 5 pages)



Documents Processed 05-05-2009, 07:55:22



200905290043
Skagit County Auditor

5/29/2009 Page

2 of 5 9:22AM

in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after June 05, 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]:

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]

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 31, PARK CREST, DIVISION NO. 1, AS PER PLAT RECORDED IN VOLUME 14 OF PLATS AT PAGES 128 AND 129, IN THE RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON. ABBREVIATED LEGAL: LOT 31, PARK CREST, DIV 1, PLAT V14 PP128-129, DOC 9504140134 SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, CO VENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

PID: P 83959

which currently has the address
of

302 SOUTH WAUGH ROAD

_____ [Street]
MOUNT VERNON, Washington **98274** ("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

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT
HCWF#1006v1 (11/15/2008)

(page 3 of 5 pages)



Documents Processed 05-05-2009, 07:55:22



200905290043
Skagit County Auditor

"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 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.

Steve E. Cruse
STEVE E. CRUSE -Borrower

Debra D. Cruse
DEBRA D. CRUSE -Borrower



For An Individual Acting In His/Her Own Right:

State of WASHINGTON

County of SKAGIT

On this day personally appeared before me

Steve E. Cruse and Debra D Cruse

(here insert the name of

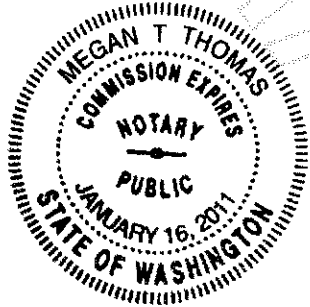
grantor or grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 5th day of May, 2009.

Witness my hand and notarial seal on this the 5th day of May, 2009

[Signature]
Signature

[NOTARIAL SEAL]

Print Name: MEGAN THOMAS
Notary Public



My commission expires: 01/16/2011

