



200906250088
Skagit County Auditor

6/25/2009 Page 1 of 7 10:48AM

Return Address:

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

ATI# 200905061361

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

Document Title(s) (or transactions contained therein): (all areas applicable to your document must be filled in)

1. Short form ^{open} Deed ^{of} Trust
2. _____
3. _____
4. _____

Reference Number(s) of Documents assigned or released:

Additional reference #'s on page _____ of document

Grantor(s) Exactly as name(s) appear on document

1. Steven R. Geiger
2. Lucinda F. Geiger

Additional names on page _____ of document.

Grantee(s) Exactly as name(s) appear on document

1. Wells Fargo Financial National Bank (Trustee)
2. Wells Fargo Bank, N.A. (Beneficiary)

Additional names on page _____ of document.

Legal description (abbreviated: i.e. lot, block, plat or section, township, range) LOT 7, Section 30, Township 35 North, Range 2 East, W.M. Lying Easterly of Marine Drive. Attached exhibit A on Page 6

Additional legal is on page 6 of document.

Assessor's Property Tax Parcel/Account Number assigned P 33102

Assessor Tax # not yet

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

"I am signing below and paying an additional \$50 recording fee (as provided in RCW 36.18.010 and referred to as an emergency nonstandard document), because this document does not meet margin and formatting requirements. Furthermore, I hereby understand that the recording process may cover up or otherwise obscure some part of the text of the original document as a result of this request."

Signature of Requesting Party

Note to submitter: Do not sign above nor pay additional \$50 fee if the document meets margin/formatting requirements

After Recording Return To:

Wells Fargo Bank, N.A.

Attn: Document Mgt.

P.O. Box 31557

MAC B6955-013

Billings, MT 59107-9900

AFTER RECORDING, RETURN TO:

AMERICAN TITLE, INC.

P.O. BOX 641010

OMAHA, NE 68164-1010

ATI# 200905061361

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) STEVEN R. GEIGER AND LUCINDA F. GEIGER, 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 SEE ATTACHED

Assessor's Property Tax Parcel or Account Number P33102

Reference Numbers of Documents Assigned or Released

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



(page 1 of 5 pages)

Documents Processed 06-10-2009, 09:04:20



200906250088

Skagit County Auditor

After Recording Return To:

~~Wells Fargo Bank, N.A.~~

~~Attn: Document Mgt.~~

~~P.O. Box 31557~~

~~MAC B6955-013~~

~~Billings, MT 59107-9900~~

AFTER RECORDING, RETURN TO:

AMERICAN TITLE, INC.

P.O. BOX 641010

OMAHA, NE 68164-1010

AT# 200905061361

This instrument prepared by:

Wells Fargo Bank, N.A.

PEGGY STEINER, DOCUMENT PREPARATION

2202 W. ROSE GARDEN LANE (MAC:

PHOENIX, ARIZONA 85027

866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20091057800088

Account number: 651-651-2747699-1XXX

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 JUNE 12, 2009, together with all Riders to this document.

(B) "Borrower" is STEVEN R. GEIGER AND LUCINDA F. GEIGER, 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 JUNE 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, ONE HUNDRED SEVENTY-ONE THOUSAND AND 00/100THS Dollars (U.S. \$171,000.00) plus interest. Borrower has

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT

HCWF#1006v1 (11/15/2008)



(page 2 of 3 pages)

Documents Processed 06-10-2009, 09:04:20



200906250088
Skagit County Auditor

promised to pay this debt in Periodic Payments and to pay the debt in full not later than **seven (7) calendar days after July 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]:

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

which currently has the address of **3904 FIDALGO BAY RD**

ANACORTES, Washington **98221** ("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



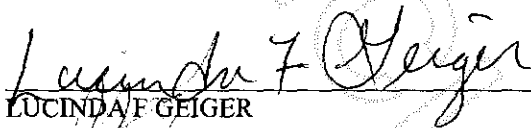
200906250088
Skagit County Auditor

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.



LUCINDA F GEIGER -Borrower



STEVEN R GEIGER -Borrower



200906250088
Skagit County Auditor

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me

Lucinda E Geiger and Steven R Geiger
(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 12 day of June, 20 09.

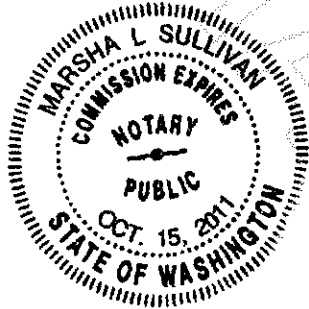
Witness my hand and notarial seal on this the 12 day of June, 2009

Marsha L Sullivan
Signature

[NOTARIAL SEAL]

Marsha L Sullivan
Print Name:

Notary Public



My commission expires: OCT 15 2011



EXHIBIT A

Reference: 20091057800088

Account: 651-651-2747699-1998

Legal Description:

THAT PORTION OF THE FOLLOWING DESCRIBED PREMISES IN GOVERNMENT LOT 7, SECTION 30, TOWNSHIP 35 NORTH, RANGE 2 EAST, W.M., LYING EASTERLY OF MARINE DRIVE: BEGINNING AT A POINT WHICH IS NORTH 89 DEGREES 25 MINUTES EAST 390.86 FEET AND SOUTH 0 DEGREES 35 MINUTES EAST 491.4 FEET FROM NORTHWEST CORNER OF SAID GOVERNMENT LOT; THENCE EAST 472 FEET, MORE OR LESS, TO THE WESTERLY LINE OF OLD COUNTY ROAD; THENCE SOUTHERLY ALONG SAID WESTERLY LINE TO A POINT 780 FEET SOUTH OF THE NORTH LINE OF SAID GOVERNMENT LOT 7, SAID POINT BEING ON THE NORTH LINE OF THOSE PREMISES CONVEYED TO J.A. MITCHELL BY DEED DATED SEPTEMBER 7, 1905, FILED FEBRUARY 15, 1906, UNDER AUDITOR'S FILE NO. 55707 AND RECORDED IN VOLUME 61 OF DEEDS. PAGE 194; THENCE WEST ALONG THE NORTH LINE OF SAID J.A. MITCHELL TRACT TO A POINT WHICH LIES SOUTH 0 DEGREES 35 MINUTES EAST FROM THE POINT OF BEGINNING; THENCE NORTH 0 DEGREES 35 MINUTES WEST TO THE POINT OF BEGINNING. EXCEPT THAT PORTION OF SAID PREMISES CONVEYED TO THE STATE OF WASHINGTON BY DEED DATED OCTOBER 8, 1956, FILED NOVEMBER 5, 1956, UNDER AUDITOR'S FILE NO. 543751 AND RECORDED IN VOLUME 282 OF DEEDS, PAGE 565. SITUATE IN THE CITY OF ANACORTES, COUNT OF SKAGIT, STATE OF WASHINGTON. PID #: P33102

Exhibit A, CDP.V1 07/2004



D



200906250088

Skagit County Auditor

6/25/2009 Page

7 of

7 10:48AM