



200909160028

Skagit County Auditor

9/16/2009 Page 1 of 5 11:13AM

**After Recording Return To:**

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ATI# 200907280485

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

**Trustor(s) STEVEN J. CHANEY, AN UNMARRIED MAN**

**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 LOT 71, "SKYLINE NO. 16"**

**Assessor's Property Tax Parcel or Account Number P77880**

**Reference Numbers of Documents Assigned or Released**



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Attn: Document Mgt:  
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This instrument prepared by:  
Wells Fargo Bank, N.A.  
PAMELA S MCNELLY, DOCUMENT PREPARATION  
2202 W. ROSE GARDEN LANE  
PHOENIX, ARIZONA 85027  
866-537-8489

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## SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20091887800125

Account number: 651-651-2774156-1XXX

### 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 AUGUST 18, 2009, together with all Riders to this document.
- (B) "Borrower" is STEVEN J. CHANEY, AN UNMARRIED MAN. 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 AUGUST 18, 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 SIXTY-FIVE AND 00/100THS Dollars (U.S. \$50,065.00) plus interest. Borrower has promised

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

(page 2 of 5 pages)



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200909160028  
Skagit County Auditor

to pay this debt in Periodic Payments and to pay the debt in full not later than **seven (7) calendar days after September 18, 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]:

N/A Leasehold Rider

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 **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]

**LOT 71, "SKYLINE NO. 16"**

which currently has the address of \_\_\_\_\_ **6127 PARKSIDE DR** \_\_\_\_\_  
ANACORTES, Washington \_\_\_\_\_ ("Property Address"):  
[City] [Street] [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

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

(page 3 of 5 pages)



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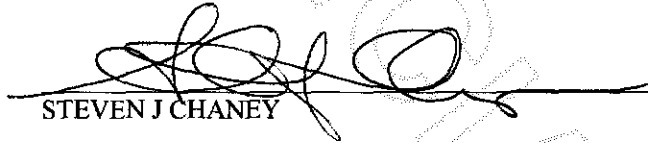
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Skagit County Auditor

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.

  
STEVEN J CHANEY -Borrower

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



*(page 4 of 5 pages)*

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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

STEVEN J CHANEY

(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 20 day of Aug, 20 09.

Witness my hand and notarial seal on this the 20 day of Aug, 2009

Marsha L Sullivan

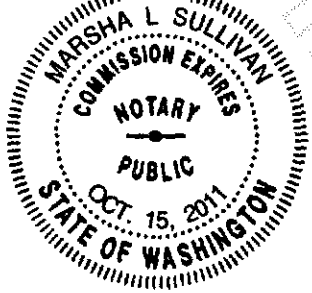
Signature

Marsha L Sullivan

Print Name:

Notary Public

[NOTARIAL SEAL]



My commission expires: OCT 15 2011

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



(page 5 of 5 pages)

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