

RECORDING REQUESTED BY: LSI
WHEN RECORDED RETURN TO:
CUSTOM RECORDING SOLUTIONS
2550 N. REDHILL AVE.
SANTA ANA, CA 92705



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CRS# 6936745

Document Title(s)

DEED OF TRUST

Grantor(s) (Last, First and Middle Initial)

ALLEN, THOMAS L

ALLEN, PAMELA J

Additional grantors on page

Grantee(s) (Last, First and Middle Initial)

WELLS FARGO BANK, N.A.

Additional grantees on page

Trustee(s) (Last, First and Middle Initial)

WELLS FARGO FINANCIAL NATIONAL BANK

Additional trustees on page

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range, quarter)

FULL LEGAL DESCRIPTION ON EXHIBIT A

TRACTS 28 & 29, GIBRALTER ANNEX, V 7, PG 9, SKAGIT COUNTY, WA

Additional legal is on page

Assessor's Property Tax Parcel/Account Number

4110-000-029-0006

Additional parcel #s on page

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 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

~~After Recording Return To:~~

Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

This instrument prepared by:
Wells Fargo Bank, N.A.
TORA BELTRAN, LOAN SPECIALIST
85 CLEVELAND RD.
PLEASANT HILL, CALIFORNIA 94523
800-400-3339

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20091987700025

Account number: 117-117-0510831-1XXX

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 25, 2009, together with all Riders to this document.

(B) "Borrower" is Thomas L. Allen and Pamela J. Allen, 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 AUGUST 25, 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, FIVE HUNDRED THOUSAND AND 00/100THS Dollars (U.S. \$500,000.00) plus interest. Borrower has promised

WASHINGTON -- SHORT FORM OPEN-END SECURITY INSTRUMENT

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to pay this debt in Periodic Payments and to pay the debt in full not later than **seven (7) calendar days after September 25, 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]

THE LEGAL DESCRIPTION IS ATTACHED HERETO AND MADE A PART HEREOF. LOT 28 PTN 29 GIBRALTER ANNEX

which currently has the address
of

14533 JURA PL.

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

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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.


THOMAS L ALLEN

8/26/09

-Borrower


PAMELA J ALLEN

8/26/09

-Borrower

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For An Individual Acting In His/Her Own Right:

State of Wash.

County of Skagit

On this day personally appeared before me

Thomas L. Allen ✓
Pamela J. Allen (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 26 day of August, 2009.

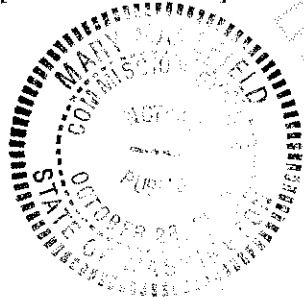
Witness my hand and notarial seal on this the 26 day of August, 2009

Mary Mansfield
Signature

Mary Mansfield
Print Name:

Notary Public

[NOTARIAL SEAL]



PREPARED BY: TORA BELTRAN
85 CLEVELAND RD.
PLEASANT HILL, CA 94523

My commission expires: 10-28-09

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Loan # : 20091987700025

Exhibit A

LEGAL DESCRIPTION

The following described property:

In the County of Skagit, State of Washington:

Tracts 28 and 29, Gibraltar Annex, according to the Plat thereof recorded in Volume 7 of Plats, Page 9, Records of Skagit County, Washington;

Together with all that portion, if any, lying within the Reversionary Right Oyster Lands as conveyed by the State of Washington to Mary Elstereit, by Deed recorded September 21, 1929, under Auditor's File No. 226978, Records of Skagit County, Washington, described as follows:

Beginning at the meander corner to Sections 8 and 17; Township 34 North, Range 2 East of the Willamette Meridian;

Thence North 15 deg. East 9.697 chains;

Thence South 75 deg. East 2.727 chains;

Thence North 63 deg. 45' East 2.977 chains;

Thence South 2 deg. 43' West 22.214 chains;

Thence South 7 deg. 19' East 17.942 chains;

Thence South 4 deg. 30' West 5.00 chains;

Thence South 17 deg. 47' West 32.75 chains;

Thence South 50 deg. 30' West 18.00 chains;

Thence North 39 deg. 30' West 4.545 chains;

Thence North 50 deg. 30' East 18 chains;



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Thence North 32 deg. 30' East 4.00 chains;

Thence North 6 deg. East 9.00 chains;

Thence North 22 deg. 30' East 17.00 chains;

Thence North 4 deg. 30' East 5.00 chains;

Thence North 15 deg. West 17.00 chains;

Thence North 6 deg. West 13.60 chains to the point of beginning;

Except that portion of said Lot 29, said Plat of Gibraltar Annex described, as follows:

Beginning at the Southwest corner of said Lot 29;

Thence South 67 deg. 28' 00" East along the line common to said Lots 29 and 30 a distance of 248.00 feet;

Thence North 46 deg. 47' 16" West, a distance of 39.88 feet;

Thence North 71 deg. 17' 26" West, a distance of 218.16 feet to the point of beginning.

Assessor's Parcel No: 4110-000-029-0006



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