



201002190052
Skagit County Auditor

2/19/2010 Page 1 of 13 10:20AM

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# 200912180303

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) PAUL D. SAVCHENKO, UNMARRIED, AS HIS SEPARATE ESTATE

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 20, DAWN ADDITION, FIDALGO CITY, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7 OF PLATS, PAGE 49, RECORDS OF SKAGIT COUNTY, WASHINGTON; TOGETHER WITH ALL THAT PORTION OF THE SOUTH HALF OF 5TH STREET AND THE WEST HALF OF LINCOLN AVENUE QUIETED UNDER SKAGIT COUNTY SUPERIOR COURT CASE NO. 93-2-01250-3 AS WOULD ATTACH BY OPERATION OF LAW. SITUATED IN SKAGIT COUNTY, WASHINGTON

Assessor's Property Tax Parcel or Account Number 4103-000-020-0004

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 02-05-2010, 12:59:12

PPS

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.
JOYCE JENSEN, DOCUMENT PREPARATION
2202 W ROSE GARDEN LANE
PHOENIX, ARIZONA 85027
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20092807600030

Account number: 651-651-2833465-1XXX

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 FEBRUARY 08, 2010, together with all Riders to this document.
- (B) "Borrower" is PAUL D. SAVCHENKO, UNMARRIED, AS HIS SEPARATE ESTATE. 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 FEBRUARY 08, 2010. 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 TWENTY THOUSAND AND 00/100THS Dollars (U.S. \$120,000.00) plus interest. Borrower has

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



(page 2 of 3 pages)

Documents Processed 02-05-2010, 12:59:12



201002190052
Skagit County Auditor

2/19/2010 Page

2 of 13 10:20AM

promised to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after March 08, 2050.

(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]

Exhibit A - Manufactured Home Rider to Security Instrument

N/A

Exhibit B - Manufactured Home Affidavit of Affixation

(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 20, DAWN ADDITION, FIDALGO CITY, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7 OF PLATS, PAGE 49, RECORDS OF SKAGIT COUNTY, WASHINGTON; TOGETHER WITH ALL THAT PORTION OF THE SOUTH HALF OF 5TH STREET AND THE WEST HALF OF LINCOLN AVENUE QUIETED UNDER SKAGIT COUNTY SUPERIOR COURT CASE NO. 93-2-01250-3 AS WOULD ATTACH BY OPERATION OF LAW, SITUATED IN SKAGIT COUNTY, WASHINGTON

which currently has the address of 6469 BAYVIEW STREET
ANACORTES, Washington 98221 ("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

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

(page 3 of 5 pages)



Documents Processed 02-05-2010, 12:59:12



201002190052
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.


PAUL D'SAVCHENKO

-Borrower

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



(page 4 of 5 pages)

Documents Processed 02-05-2010, 12:59:12



201002190052
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

Paul D SAUCHENKO (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 8th day of February, 2010.

Witness my hand and notarial seal on this the 8th day of February, 2010

Barbara Jean Arndt
Signature

Barbara Jean Arndt
Print Name:

Notary Public



My commission expires: 01/20/2014

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



(page 5 of 5 pages)

Documents Processed 02-05-2010, 12:59:12



201002190052
Skagit County Auditor

February 8, 20 10
Date

Place of Recording

Record & Return by Mail Pickup

WELLS FARGO BANK N.A.
Name

1 HOME CAMPUS, X2303-01W
Address 1

DES MOINES, IA 50328
Address 2

Tax Parcel No.

Legal Description is at page

Lot Block Plat or Section

Township Range Quarter/Quarter Section

This Instrument Prepared By:

Ann Watt
Preparer's Name

Preparer's Title
2701 Wells Fargo Way

Preparer's Address 1
Minneapolis, Minnesota 55408

Preparer's Address 2
612-312-5224

Preparer's Telephone Number

Preparer's Signature

Exhibit A

WELLS FARGO BANK N.A.
Lender's Name

1 HOME CAMPUS, X2303-01W
Lender's Address 1

DES MOINES, IA 50328
Lender's Address 2

PAUL SAVCHENKO
Borrower's Name

6469 BAYVIEW ST
Borrower's Address 1

ANACORTES, WA 98221
Borrower's Address 2

MANUFACTURED HOME RIDER TO SECURITY INSTRUMENT

This Manufactured Home Rider to Security Instrument ("Rider") is made _____, and is incorporated into and amends and supplements the Mortgage, Open-End Mortgage, Deed of Trust, Credit Line deed of Trust, or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note to

WELLS FARGO HOME MORTGAGE ("Lender") of the same date ("Note") and covering the Property described in the Security Instrument and located at:

6469 BAYVIEW ST, ANACORTES WA 98221
(Property Address)



201002190052
Skagit County Auditor

Borrower and Lender agree that the Security Instrument is amended and supplemented as follows:

1. **Meaning of Some Words.** As used in this Rider, the term "Loan Documents" means the Note, the Security Instrument and any Construction Loan Agreement, and the term "Property", as that term is defined in the Security Instrument, includes the "Manufactured Home" described in paragraph 3 of this Rider. All terms defined in the Note or the Security Instrument shall have the same meaning in this Rider.
2. **Purpose and Effect of Rider.** IF THERE IS A CONFLICT BETWEEN THE PROVISIONS IN THIS RIDER AND THOSE IN THE SECURITY INSTRUMENT, THE PROVISIONS IN THIS RIDER SHALL CONTROL. THE CONFLICTING PROVISIONS IN THE SECURITY INSTRUMENT WILL BE ELIMINATED OR MODIFIED AS MUCH AS IS NECESSARY TO MAKE ALL OF THE CONFLICTING TERMS AGREE WITH THIS RIDER.

3. **Lender's Security Interest.** All of Borrower's obligations secured by the Security Instrument also shall be secured by the Manufactured Home:

| | | | | | | | | |
|----------|------|---------------------|-------------------------|-------------|--|--------|---|-------|
| USED | 1978 | Skyline | | 0391-0753AB | | 44 | x | 24 |
| New/Used | Year | Manufacturer's Name | Model Name or Model No. | Serial No | | Length | x | Width |

4. **Affixation.** Borrower covenants and agrees:
 - (a) to affix the Manufactured Home to a permanent foundation on the Property;
 - (b) to comply with all Applicable Law regarding the affixation of the Manufactured Home to the Property;
 - (c) upon Lender's request, to surrender the certificate of title to the Manufactured Home, if surrender is permitted by Applicable Law, and to obtain the requisite governmental approval and documentation necessary to classify the Manufactured Home as real property under Applicable Law;
 - (d) that affixing the Manufactured Home to the Property does not violate any zoning laws or other local requirements applicable to the Property; and
 - (e) that the Manufactured Home will be, at all times and for all purposes, permanently affixed to and part of the Property.
5. **Charges; Liens.** Section 4, Paragraph 1 of the Security Instrument is amended to add a new third sentence to read:

Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph and receipts evidencing the payments.
6. **Property Insurance.** Section 5, Paragraph 1 of the Security Instrument is amended to add a new second sentence to read:

Whenever the Manufactured Home is transported on the highway, Borrower must have trip insurance sufficient to cover the replacement cost of the Manufactured Home.
7. **Notices.** The second sentence of Section 15 of the Security Instrument is amended by inserting the words "unless otherwise required by law" at the end.
8. **Additional Events of Default.** Borrower will be in default under the Security Instrument:



(a) if any structure on the Property, including the Manufactured Home, shall be removed, demolished, or substantially altered;

(b) if Borrower fails to comply with any requirement of Applicable Law (Lender, however, may comply and add the expense to the principal balance Borrower owes to Lender); or

(c) if Borrower grants or permits any lien on the Property other than Lender's lien, or liens for taxes and assessments that are not yet due and payable.

9. Notice of Default. If required by Applicable Law, before using a remedy, Lender will send Borrower any notice required by law, and wait for any cure period that the law may require for that remedy.

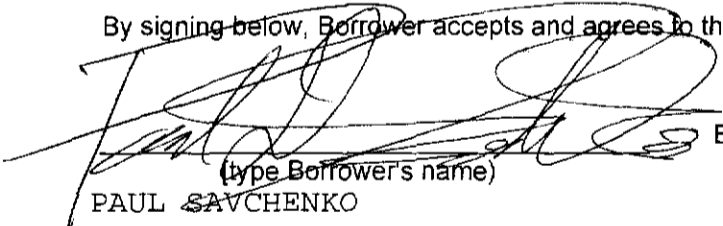
10. Additional Rights of Lender in Event of Foreclosure and Sale. In addition to those rights granted in the Note and Security Instrument, Lender shall have the following rights in the event Lender commences proceedings for the foreclosure and sale of the Property.

(a) At Lender's option, to the extent permitted by Applicable Law, Lender may elect to treat the Manufactured Home as personal property ("Personal Property Collateral"). Lender may repossess peacefully from the place where the Personal Property Collateral is located without Borrower's permission. Lender also may require Borrower to make the Personal Property Collateral available to Lender at a place Lender designates that is reasonably convenient to Lender and Borrower. At Lender's option, to the extent permitted by Applicable Law, Lender may detach and remove Personal Property Collateral from the Property, or Lender may take possession of it and leave it on the Property. Borrower agrees to cooperate with Lender if Lender exercise these rights.

(b) After Lender repossesses, Lender may sell the Personal Property Collateral and apply the sale proceeds to Lender's reasonable repossession, repair, storage, and sale expenses, and then toward any other amounts Borrower owes under the Loan Documents.

(c) In the event of any foreclosure sale, whether made by Trustee, or under judgment of a court, all of the real and Personal Property Collateral may, at the option of Lender, be sold as a whole or in parcels. It shall not be necessary to have present at the place of such sale the Personal Property Collateral or any part thereof. Lender, as well as Trustee on Lender's behalf, shall have all the rights, remedies and recourse with respect to the Personal Property Collateral afforded to

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Rider.


(type Borrower's name)
PAUL SAVCHENKO

By: _____ (seal)

[type signatory's name]

Its: _____
[authorized officer]



STATE OF Washington)

) ss.:

COUNTY OF Skagit)

On the 8th day of February in the year 2010

before me, the undersigned, a Notary Public in and for said State, personally appeared Paul D. SAUCHENKO

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Barbara Jean Arndt
Notary Signature

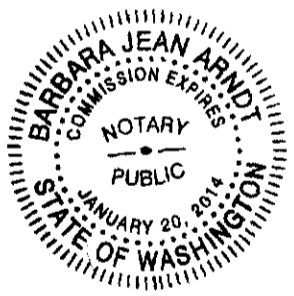
Barbara Jean Arndt
Notary Printed Name

Notary Public; State of Washington

Qualified in the County of Skagit

My commission expires: 01/20/2014

Official Seal:



201002190052
Skagit County Auditor

February 8, 20 10
Date

Place of Recording

Record & Return by Mail Pickup

WELLS FARGO BANK N.A.

Name

1 HOME CAMPUS, X2303-01W

Address 1

DES MOINES, IA 50328

Address 2

Tax Parcel No.

Legal Description is at page

Lot Block Plat or Section

Township Range Quarter/Quarter Section

This Instrument Prepared By:

Ann Watt

Preparer's Name

Preparer's Title

2701 Wells Fargo Way

Preparer's Address 1

Minneapolis, Minnesota 55408

Preparer's Address 2

612-312-5224

Preparer's Telephone Number

Preparer's Signature

Exhibit B

WELLS FARGO BANK N.A.

Lender's Name

1 HOME CAMPUS, X2303-01W

Lender's Address 1

DES MOINES, IA 50328

Lender's Address 2

PAUL SAVCHENKO

Homeowner's Name

6469 BAYVIEW ST

Homeowner's Address 1

ANACORTES, WA 98221

Homeowner's Address 2

MANUFACTURED HOME AFFIDAVIT OF AFFIXATION

Homeowner, being duly sworn, on his or her oath, states as follows:

- 1. Homeowner owns the manufactured home ("Home") described as follows;

USED 1978 Skyline 0391-0753AB 44 / 24
New/Used Year Manufacturer's Name Model Name or Model No. Manufacturer's Serial No. Length / Width

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed in the real estate conveyance records.



201002190052
Skagit County Auditor

2. The Home was built in compliance with the federal Manufactured Home Construction and Safety Standards Act.
3. If the Homeowner is the first retail buyer of the Home, Homeowner is in receipt of (i) the HUD installation standards disclosure, (ii) the manufacturer's warranty for the Home, (iii) the Consumer Manual for the Home, (iv) the Insulation Disclosure for the Home, and (v) the formaldehyde health notice for the Home.
4. The Home is or will be located at the following "Property Address":

| | | | | |
|-----------------|-----------|--------|-------|----------|
| 6469 BAYVIEW ST | ANACORTES | SKAGI | WA | 98221 |
| Street or Route | City | County | State | Zip Code |

5. The legal description of the Property Address ("Land") is:

SEE ATTACHED LEGAL DESCRIPTION

6. The Homeowner is the owner of the Land or, if not the owner of the Land, is in possession of the real property pursuant to a lease in recordable form, and the consent of the lessor is attached to this Affidavit.
7. The Home is shall be anchored to the Land by attachment to a permanent foundation, in accordance with applicable federal, state and local building codes and manufacturer's specifications, and permanently connected to appropriate residential utilities (e.g., water, gas, electricity, sewer) ("Permanently Affixed"). Homeowner intends that the Home be an immoveable fixture and a permanent improvement to the Land.
8. The Home shall be assessed and taxed as an improvement to the Land.
9. Homeowner has obtained or shall obtain all permits and certifications required by governmental authorities.
10. If Homeowner is the owner of the Land, any conveyance or financing of the Home and the Land shall be a single transaction under applicable state law.
11. Other than those disclosed in this Affidavit, Homeowner is not aware of (i) any other claim, lien or encumbrance affecting the Home, (ii) any facts or information known to the Homeowner that could reasonably affect the validity of the title of the Home or the existence or non-existence of security interests in it.

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed in the real estate conveyance records.

Page 2 of 4

Manufactured Home Affidavit of Affixation

Rev. 01/06/09



201002190052
Skagit County Auditor

12. [Homeowner shall initial only one of the following, as it applies to title to the Home. Closing Agent: please refer to the Manufactured Home and Land Supplemental Closing Instructions for completion instructions]:

The Home is not covered by a certificate of title. The original manufacturer's certificate of origin, duly endorsed to the Homeowner, is attached to this Affidavit, or previously was recorded in the real property records of the jurisdiction where the Home is to be located.

The Home is not covered by a certificate of title. After diligent search and inquiry, the Homeowner is unable to produce the original manufacturer's certificate of origin.

The manufacturer's certificate of origin and/or certificate of title to the Home [] shall be [X] has been eliminated as required by applicable law.

The Home shall be covered by a certificate of title.

13. This Affidavit is executed by Homeowner(s) pursuant to applicable state law.

IN WITNESS WHEREOF, Homeowner(s) has executed this Affidavit in my presence and in the presence of the undersigned witnesses on this 08 day of FEBRUARY, 2010.

 (Seal)
Homeowner #1

PAUL SAVCHENKO
Printed Name

Witness (Seal)

Printed Name

Homeowner #2 (Seal)

Printed Name

Witness (Seal)

Printed Name

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed in the real estate conveyance records.



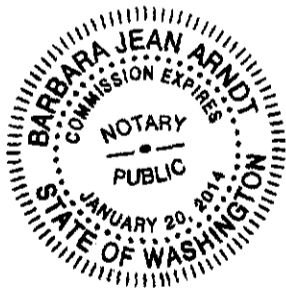
STATE OF Washington)
) ss.:
COUNTY OF Skagit)

On the 8th day of February in the year 2010
before me, the undersigned, a Notary Public in and for said State, personally appeared
Paul D. SAVCHENKO

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Barbara Jean Arndt
Notary Signature
Barbara Jean Arndt
Notary Printed Name

Notary Public; State of Washington
Qualified in the County of Skagit
My commission expires: 01/20/2014
Official Seal:



ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed in the real estate conveyance records.

Page 4 of 4

Manufactured Home Affidavit of Affixation

Rev. 01/06/09



201002190052
Skagit County Auditor

2/19/2010 Page 13 of 13 10:20AM