

**After Recording Return To:**

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



201002260201  
Skagit County Auditor

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\*This deed of trust is second and subordinate to the deed of trust recorded under Auditor's Fiel No. 201002260200.

LAND TITLE OF SKAGIT COUNTY

*135206-SAL*

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

**Trustor(s)** STEVEN RICHARDS AND JENNIFER RICHARDS, 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** LOT 3, SHORT PLAT NO. 2-86, APPROVED JULY 18, 1986, RECORDS JULY 24, 1986 IN VOLUME 7 OF SHORT PLATS, PAGES 101 AND 102, UNDER AUDITOR'S FILE NO. 8607240003, AND BEING PORTION OF THE WEST 1/2 OF THE SOUTHEAST 1/4, SECTION 11, TOWNSHIP 34 NORTH, RANGE 1 EAST, W.M. TOGETHER WITH AND SUBJECT TO THAT 60 FOOT ACCESS AND UTILITY EASEMENT AND TURNAROUND AS DELINEATED ON FACE OF SAID SHORT PLAT. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

**Assessor's Property Tax Parcel or Account Number** 340111-4-005-0201

*P19200*

**Reference Numbers of Documents Assigned or Released**

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



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This instrument prepared by:  
Wells Fargo Bank, N.A.  
SHANNON HOFFMAN, DOCUMENT PREPARATION  
1 HOME CAMPUS, X2303-04U  
DES MOINES, IOWA 50328-0001  
425-455-6181

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## SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20093514600004

Account number: 650-650-9618539-1XXX

### 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 23, 2010**, together with all Riders to this document.

(B) "Borrower" is **STEVEN RICHARDS AND JENNIFER RICHARDS, 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 **FEBRUARY 23, 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, **FIFTY THOUSAND FIVE HUNDRED AND 00/100THS** Dollars (U.S. **\$50,500.00**) plus interest. Borrower has

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promised to pay this debt in Periodic Payments and to pay the debt in full not later than **seven (7) calendar days after March 23, 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]:

☐ **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 3, SHORT PLAT NO. 2-86, APPROVED JULY 18, 1986, RECORDS JULY 24, 1986 IN VOLUME 7 OF SHORT PLATS, PAGES 101 AND 102, UNDER AUDITOR'S FILE NO. 8607240003, AND BEING PORTION OF THE WEST 1/2 OF THE SOUTHEAST 1/4, SECTION 11, TOWNSHIP 34 NORTH, RANGE 1 EAST, W.M. TOGETHER WITH AND SUBJECT TO THAT 60 FOOT ACCESS AND UTILITY EASEMENT AND TURNAROUND AS DELINEATED ON FACE OF SAID SHORT PLAT. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.**

which currently has the address  
of

**4794 WAGON LANE**

ANACORTES, Washington 98221-0000 ("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

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"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 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.

#### HOME ASSET MANAGEMENT<sup>SM</sup> ACCOUNT

The loan agreement referenced in the above definition of "Debt Instrument" includes any amendments to the Debt Instrument, including the Home Asset Management<sup>SM</sup> Account Addendum dated the same date as the Debt Instrument.

In accordance with the terms of the Debt Instrument, Lender may in its sole discretion periodically offer to increase Borrower's credit limit under the Debt Instrument, subject to the satisfaction of certain conditions. These conditions include, among other things, Borrower's maintenance of a first mortgage loan on the Property with Wells Fargo Bank, N.A. Any such increase in Borrower's credit limit shall increase the maximum principal sum secured by this Security Instrument. Borrower agrees that any future advances made under any credit limit increases shall have the same lien priority as if the future advances were made as of the date of this Security Instrument.

Despite any language to the contrary in this Security Instrument, Borrower covenants that the Property is unencumbered, except for a first lien purchase money or refinance of purchase money encumbrance given to Wells Fargo Bank, N.A.

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 RICHARDS

-Borrower

  
JENNIFER RICHARDS

-Borrower

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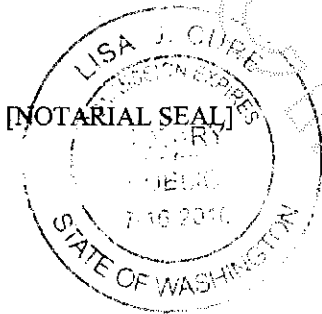
For An Individual Acting In His/Her Own Right:  
State of Washington

County of Skagit

On this day personally appeared before me  
Steven Richards and Jennifer Richards

(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 26th day of February, 20 10.

Witness my hand and notarial seal on this the 26th day of February 2010



Signature

Lisa J. Cure

Print Name: Lisa J. Cure  
Notary Public

My commission expires: 7/16/2010

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