



201009100028
Skagit County Auditor

9/10/2010 Page 1 of 6 9:47AM

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# 201002051287

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) MODESTA G. FLATH, AN UNMARRIED PERSON

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 ANACORTES LOT 12 BLK 50 11 & 12, SKAGIT COUNTY, WASHINGTON ST MORE PARTICULARLY DESCRIBED IN ATTACHED EXHIBIT

Assessor's Property Tax Parcel or Account Number P55194

Reference Numbers of Documents Assigned or Released



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This instrument prepared by:
Wells Fargo Bank, N.A.
PAULA S. BIERLE, DOCUMENT PREPARATION
1 HOME CAMPUS
DES MOINES, IOWA 50328
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20102047600039

Account number: 682-682-0001147-1XXX

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 19, 2010, together with all Riders to this document.

(B) "Borrower" is MODESTA G. FLATH, AN UNMARRIED PERSON. 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 19, 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 AND 00/100THS Dollars (U.S. \$50,000.00) plus interest. Borrower has promised to pay this debt

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

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in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after September 19, 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] _____ 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]

ANACORTES LOT 12 BLK 50 11 & 12, SKAGIT COUNTY, WASHINGTON ST MORE PARTICULARLY DESCRIBED IN ATTACHED EXHIBIT

which currently has the address of _____ 1120 19TH ST _____
[Street]
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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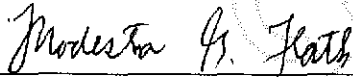
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the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower warrants and will defend generally the title to the Property against 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.



MODESTA G FLATH

-Borrower

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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

MODESTA G FLATH

(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 19th day of AUGUST, 20 10.

Witness my hand and notarial seal on this the 19th day of AUGUST, 2010

[Signature]
Signature

[NOTARIAL SEAL]

Print Name: JAVAD ESFANDIARY
Notary Public

Notary Public
State of Washington
Javed Evan Estandiary
Commission Expires 06/08/2014

My commission expires: 6/8/2014

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LEGAL DESCRIPTION

PARCEL 1: PROPERTY IN ANACORES, SKAGIT COUNTY, WASHINGTON AND LEGALLY DESCRIBED AS FOLLOWS:

LOTS 1, 2, 3, 4 AND 5 OF BLOCK 31, BEAL'S MAPLZ GROVE ADDITION TO ANACORTES AS PER PLAT RECORDED IN VOLUME 2, PAGE 19, RECORDS OF SKAGIT COUNTY WASHINGTON.

PARCEL 2: PROPERTY LOCATED IN CONCRETE, SKAGIT COUNTY WASHINGTON AND LEGALLY DESCRIBED AS FOLLOWS:

THE NORTH HALF OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER, SECTION 14, TOWNSHIP 35 NORTH, RANGE 7 EAST, W.M., LYING WESTERLY OF THE CENTER LINE OF THAT CERTAIN ROAD EASEMENT AS DESCRIBED IN DECLARATION OF EASEMENT, RECORDED MAY 23, 1972, UNDER AUDITOR'S FILE NO. 768614, EXCEPT THAT PORTION THEREOF, IF ANY, LYING WITHIN THE FOLLOWING DESCRIBED TRACT:

BEGINNING AT A POINT THAT IS 331.90 FEET SOUTH 00 DEGREES 30 MINUTES 00 SECONDS WEST FROM THE NORTHEAST CORNER OF SAID SUBDIVISION; THENCE RUN 669 FEET NORTH 89 DEGREES 40 MINUTES 00 SECONDS WEST; THENCE 331.90 FEET DUE SOUTH; THENCE 667 FEET SOUTH 89 DEGREES 40 MINUTES 00 SECONDS EAST; THENCE 331.90 FEET NORTH 00 DEGREES 30 MINUTES 00 SECONDS EAST TO THE POINT OF BEGINNING.

PARCEL 3. PROPERTY LOCATED IN ANACORTES, SKAGIT COUNTY, WASHINGTON AND LEGALLY DESCRIBED AS FOLLOWS:

LOTS 11 AND 12, BLOCK 50, "CITY OF ANACORTES," ACCORDING TO THE RECORDED PLAT THEREOF IN THE OFFICE OF THE AUDITOR OF SKAGIT COUNTY, WASHINGTON IN VOLUME 2 OF PLATS, PAGE 4. SUBJECT TO ANY AND ALL L.I.D.'S AND RESTRICTIONS OF RECORD, IF ANY



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