



201012100072
Skagit County Auditor

12/10/2010 Page 1 of 6 10:20AM

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ATI#

SHORT FORM DEED OF TRUST

Trustor(s) MICHAEL C. KLING AND ANN M KLING, A NON VESTED SPOUSE, 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 14 WINDWARD VILLAGE, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT

Assessor's Property Tax Parcel or Account Number P121671

Reference Numbers of Documents Assigned or Released

WASHINGTON - SHORT FORM CLOSED-END SECURITY INSTRUMENT
HCWF#1008v1 (11/15/2008)



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This instrument prepared by:
Wells Fargo Bank, N.A.
JULIE CANNON, DOCUMENT PREPARATION
1 HOME CAMPUS
DES MOINES, IOWA 50328
800-580-2195

[Space Above This Line For Recording Data]

SHORT FORM DEED OF TRUST

REFERENCE #: 20102679800070

Account number: 682-682-0085359-0XXX

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 NOVEMBER 16, 2010, together with all Riders to this document.
- (B) "Borrower" is MICHAEL C. KLING AND ANN M KLING, A NON VESTED SPOUSE, 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.

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(E) "Debt Instrument" means the promissory note signed by Borrower and dated NOVEMBER 16, 2010. The Debt Instrument states that Borrower owes Lender THIRTY-FIVE THOUSAND TWO HUNDRED AND 00/100THS Dollars (U.S. \$35,200.00) plus interest. Borrower has promised to pay this debt in one or more regular Periodic Payments and to pay the debt in full not later than seven (7) calendar days after NOVEMBER 20, 2020.

(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 Deed of Trust dated June 14, 2007, and recorded on July 12, 2007, as Auditor's File Number 200707120064 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 renewals, extensions and modifications of the Debt 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 14 WINDWARD VILLAGE.MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT

which currently has the address _____ **2203 19TH ST** _____
of _____ [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.

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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.

Manner chosen as attorney-in-fact for Michael C Kling
MICHAEL C KLING _____ -Borrower

Manner chosen as attorney-in-fact for Ann M Kling
ANN M KLING _____ -Borrower

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For An Individual Acting In His/Her Own Right:

State of PENNSYLVANIA

County of ALLEGHENY

On this day personally appeared before me
SHANNON OYBRINGER AS ATTORNEY IN FACT FOR MICHAEL C
KLING AND ANN M KLING (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 16 day of NOVEMBER, 20 10.

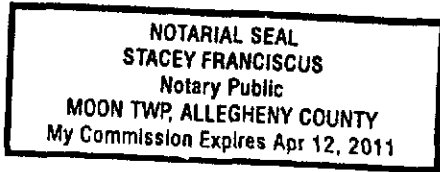
Witness my hand and notarial seal on this the 16 day of NOVEMBER, 2010

Stacey
Signature

NOTARY PUBLIC

Print Name: STACEY FRANCISCUS
Notary Public

[NOTARIAL SEAL]



My commission expires: 4-12-11

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EXHIBIT A

Reference: 20102679800070

Account: 682-682-0085359-0xxx

Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 14, 'PLAT OF WINDWARD VILLAGE', AS PER PLAT RECORDED JUNE 14, 2004 UNDER AUDITOR'S FILE NO. 200406140129, RECORDS OF SKAGIT COUNTY, WASHINGTON.



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