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Skagit County Auditor

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

**Trustor(s) JOHN NIXON AND SHARON NIXON, 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 THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 1, PLAT OF WINDWARD VILLAGE, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 14, 2004 UNDER AUDITOR'S FILE NO. 200406140129, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: WINDWARD VILLAGE, LOT 1**

**Assessor's Property Tax Parcel or Account Number P121658**

**Reference Numbers of Documents Assigned or Released**

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



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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.  
JULIE CANNON, DOCUMENT PREPARATION  
1 HOME CAMPUS  
DES MOINES, IOWA 50328  
866-537-8489

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## SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20102957600123

Account number: 682-682-0142409-1XXX

### 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 NOVEMBER 16, 2010, together with all Riders to this document.
- (B) "Borrower" is JOHN NIXON AND SHARON NIXON, 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 NOVEMBER 16, 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

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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.

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.

\_\_\_\_\_  
JOHN NIXON 11-16-10  
-Borrower

*Sharon Nixon* \_\_\_\_\_ 11-16-10  
SHARON NIXON -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

John Nixon  
SHARON NIXON (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 Nov, 2010

Tracee N Anderson  
Signature

Notary Public  
State of Washington  
[NOTARIAL SEAL]  
Tracee N Anderson  
Commission Expires 06/08/2014

Tracee N Anderson  
Print Name: \_\_\_\_\_  
Notary Public

My commission expires: 6/8/14

