



201102180022
Skagit County Auditor

2/18/2011 Page 1 of 7 9:33AM

After Recording Return To:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31537
MAC B6955-013
Billings, MT 59107-9900

AFTER RECORDING, RETURN TO:
AMERICAN TITLE, INC.
P.O. BOX 641010
OMAHA, NE 68164-1010

ATI# 20110111021

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) ALLEN P. BOWMAN AND KAREN L. BOWMAN, 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 PT LOT 32 CASCADE RIDGE P.U.D. MORE PARTICULARLY DESCRIBED IN ATTACHED EXHIBIT A

Assessor's Property Tax Parcel or Account Number P83886

Reference Numbers of Documents Assigned or Released



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.
SANDY NELSON, DOCUMENT PREPARATION
1 HOME CAMPUS
DES MOINES, IOWA 50328
800-443-3486

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20103619700042

Account number: 682-682-0259586-1XXX

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 02, 2011, together with all Riders to this document.

(B) "Borrower" is ALLEN P. BOWMAN AND KAREN L. BOWMAN, 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 02, 2011. 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, THREE HUNDRED THOUSAND AND 00/100THS Dollars (U.S. \$300,000.00) plus interest. Borrower has promised

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



(page 2 of 5 pages)

Documents Processed 02-02-2011, 14:46:23



201102180022
Skagit County Auditor

to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after March 02, 2051.

(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]

PT LOT 32 CASCADE RIDGE P.U.D. MORE PARTICULARLY DESCRIBED IN ATTACHED EXHIBIT A

which currently has the address
of

18083 PEREGRINE LANE

MOUNT VERNON, Washington 98274 ("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 "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

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



(page 3 of 5 pages)

Documents Processed 02-02-2011, 14:46:23




201102180022
Skagit County Auditor

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.

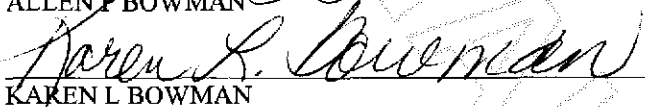
MASTER FORM DEED OF TRUST

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.



ALLEN F BOWMAN -Borrower



KAREN L BOWMAN -Borrower

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



(page 4 of 5 pages)

Documents Processed 02-02-2011, 14:46:23



201102180022
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

Allen P. Bowman & Karen L. Bowman

(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 2nd day of February, 2011.

Witness my hand and notarial seal on this the 2nd day of February, 2011

[Signature]
Signature

Shanna M. Brown
Print Name:

Notary Public



My commission expires: 1/29/14

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT

HCWF#1006v1 (11/15/2008)



(page 5 of 5 pages)

Documents Processed 02-02-2011, 14:46:23



201102180022

Skagit County Auditor

EXHIBIT A

Reference: 20103619700042

Account: 682-682-0259586-1998

Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON,: LOT 32, "CASCADE RIDGE P.U.D.", AS PER PLAT RECORDED IN VOLUME 14 OF PLATS, PAGES 112 THROUGH 121, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. AND THAT PORTION OF THE "OPEN SPACE" SHOWN ON THE PLAT OF CASCADE RIDGE P.U.D. AS PER PLAT RECORDED IN VOLUME 14 OF PLATS, PAGES 112-121 (INCLUSIVE), RECORDS OF SKAGIT COUNTY, WASHINGTON, LYING EASTERLY OF AND CONTIGUOUS TO THE EAST LINE OF LOT 32 OF SAID CASCADE RIDGE P.U.D., BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF SAID LOT 32, CASCADE RIDGE P.U.D., THENCE SOUTH 89 DEGREES 04 MINUTES 34 SECONDS EAST 95.12 FEET, ON AN EASTERLY PROJECTION OF THE NORTHERLY LINE OF SAID LOT 32; THENCE SOUTH 1 DEGREES 58 MINUTES 51 SECONDS EAST 450.00 FEET PARALLEL WITH AND 5.00 FEET WESTERLY (AS MEASURED PERPENDICULAR TO THE EAST LINE OF SAID CASCADE RIDGE P.U.D.) OF THE EAST LINE OF SAID "OPEN SPACE" SHOWN ON THE FACE OF SAID PLAT OF CASCADE RIDGE P.U.D. (ALSO BEING THE EASTERLY PLAT BOUNDARY OF SAID CASCADE RIDGE P.U.D.); THENCE NORTH 89 DEGREES 04 MINUTES 34 SECONDS WEST 95.12 FEET, PARALLEL WITH THE NORTH LINE OF SAID LOT 32, TO THE EAST LINE OF SAID LOT 32; THENCE NORTH 1 DEGREES 58 MINUTES 51 SECONDS WEST 450.00 FEET ALONG SAID EAST LINE OF SAID LOT 32 TO THE POINT OF BEGINNING. LESS AND EXCEPT THAT PORTION OF LOT 32, PLAT OF CASCADE RIDGE P.U.D., AS PER PLAT RECORDED IN VOLUME 14 OF PLATS, PAGES 112-121 (INCLUSIVE), RECORDS OF SKAGIT COUNTY, WASHINGTON, BEGIN MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID LOT 32; THENCE SOUTH 1 DEGREE 58 MINUTES 51 SECONDS EAST 450.00 FEET ALONG THE EAST LINE OF SAID LOT 32 TO THE TRUE POINT OF BEGINNING; THENCE CONTINUE SOUTH 1 DEGREE 58 MINUTES 51 SECONDS EAST 205.00 FEET ALONG SAID EAST LINE OF LOT 32 TO THE SOUTHEAST CORNER THEREOF; THENCE NORTH 56 DEGREES 27 MINUTES 28 SECONDS WEST 500.00 FEET ALONG THE SOUTHERLY LINE OF SAID LOT 32 TO THE SOUTHWEST CORNER THEREOF; THENCE

Exhibit A, CDP.V1 07/2004



1/2

Documents Processed 02-02-2011, 14:46:23



201102180022
Skagit County Auditor

**SOUTH 80 DEGREES 06 MINUTES 47 SECONDS EAST 415.83 FEET TO THE
TRUE POINT OF BEGINNING.
TAX ID#: P83886**

Exhibit A, CDP.V1 07/2004



2/2

Documents Processed 02-02-2011, 14:46:23



201102180022
Skagit County Auditor