



201104140039

Skagit County Auditor

4/14/2011 Page 1 of 5 10:30AM

After Recording Return To:

After recording, return recording
information to: ATI# 201103081136
American Title, Inc.
PO Box 641010
Omaha, NE 68164-1010

SHORT FORM DEED OF TRUST

Trustor(s) RENEE A. BAVIS, 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 THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, TOGETHER WITH ALL AFTER ACQUIRED TITLE OF THE GRANTOR THEREIN: ISLAND VIEW PARK NO. 2, LOT 18; EXCEPT THE WEST 15 FEET THEREOF

Assessor's Property Tax Parcel or Account Number P57671

Reference Numbers of Documents Assigned or Released

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



(page 1 of 5 pages)

Documents Processed 03-18-2011, 11:31:41

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.
TONI FULTON, 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 #: 20110419900033

Account number: 682-682-0319260-0XXX

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 MARCH 25, 2011, together with all Riders to this document.

(B) "Borrower" is RENEE A. BAVIS, 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.

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

(page 2 of 5 pages)



Documents Processed 03-18-2011, 11:31:11



201104140039
Skagit County Auditor

(E) "Debt Instrument" means the promissory note signed by Borrower and dated MARCH 25, 2011. The Debt Instrument states that Borrower owes Lender TWENTY-FIVE THOUSAND AND 00/100THS Dollars (U.S. \$25,000.00) 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 APRIL 01, 2021.

(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 Leaschold 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]

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, TOGETHER WITH ALL AFTER ACQUIRED TITLE OF THE GRANTOR THEREIN: ISLAND VIEW PARK NO. 2, LOT 18; EXCEPT THE WEST 15 FEET THEREOF

which currently has the address
of

1901 ISLAND VIEW PL

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

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

(page 3 of 3 pages)



Documents Processed 03-18-2011, 11:31:11



201104140039

Skagit County Auditor

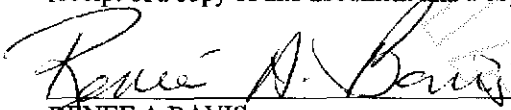
"Property." The Property shall also include any additional property described in Section 20 of the Master Form Deed of Trust.

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.


RENEE A BAVIS

-Borrower

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



(page 4 of 5 pages)

Documents Processed 03-18-2011, 11:31:41



201104140039
Skagit County Auditor

For An Individual Acting In His/Her Own Right:

State of Washington

County of Snohomish

On this day personally appeared before me

Kenze A. Davis

(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 25th day of March, 20 11.

Witness my hand and notarial seal on this the 25th day of March, 2011

Signature

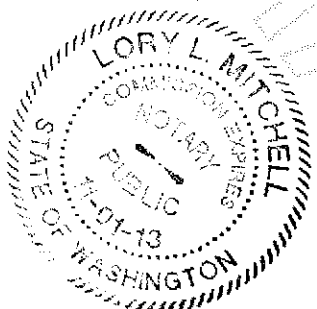
Lory L. Mitchell

Print Name:

Lory L. Mitchell

Notary Public

[NOTARIAL SEAL]



My commission expires: 11-01-2013

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



(page 5 of 5 pages)

Documents Processed 03-18-2011, 11:31:11



201104140039

Skagit County Auditor