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Skagit County Auditor

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7 11:16AM

~~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# 201204300415

SHORT FORM DEED OF TRUST

Trustor(s) DAVID C. SPICER AND JUNGHEE K. SPICER, HUSBAND AND WIFE

Trustee(s) Wells Fargo Financial National Bank

Beneficiary 101 North Phillips Avenue, Sioux Falls, SD 57104

Wells Fargo Bank, N.A.

Legal Description PLAT OF SEAVIEW DIVISION NO 4, LOT 49 AS FURTHER
DESCRIBED IN THE ATTACHED SCHEDULE A.

Assessor's Property Tax Parcel or Account Number P115959

Reference Numbers of Documents Assigned or Released

Legal Description PLAT OF SEAVIEW DIVISION NO 4, LOT 49 AS FURTHER
DESCRIBED IN THE ATTACHED SCHEDULE A.

Assessor's Property Tax Parcel or Account Number P115959

Reference Numbers of Documents Assigned or Released

WASHINGTON – SHORT FORM CLOSED-END SECURITY INSTRUMENT
HCWF#1008v1 (05/19/12) WA-107003-0212

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Documents Processed 05-25-2012 15:36:36



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After Recording Return to:
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Billings, MT 59107-9900

This instrument prepared by:
Wells Fargo Bank, N.A.
ANTHONY J HAUSER
DOCUMENT PREPARATION
1 Home Campus
Des Moines, IA, 50328
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM DEED OF TRUST

REFERENCE #: 20120969800099

ACCOUNT #: 682-682-0890626-0xxx

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 May 29, 2012, together with all Riders to this document.
- (B) "Borrower" is DAVID C. SPICER AND JUNGHEE K. SPICER, 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.
- (E) "Debt Instrument" means the promissory note signed by Borrower and dated May 29, 2012. The Debt Instrument states that Borrower owes Lender ONE HUNDRED FORTY ONE THOUSAND AND 00/100THS Dollars (U.S. \$141,000.00) 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 June 15, 2032.
- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."



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(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 [mark 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]

PLAT OF SEAVIEW DIVISION NO 4, LOT 49 AS FURTHER DESCRIBED IN THE ATTACHED SCHEDULE A.

which currently has the address of
13957 SEAWARD LANE

_____ [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 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.


DAVID C SPICER

- Borrower


JUNGHEE K SPICER

- Borrower

WASHINGTON – SHORT FORM CLOSED-END SECURITY INSTRUMENT
HCWF#1008v1 (05/19/12)

WA-107003-0212

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For An Individual Acting In His/Her Own Right:

State of Washington

County of Yakima

On this day personally appeared before me

David C Spicer and Junghee K Spicer
(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 29 day of May, 2012.

Witness my hand and notarial seal on this the 29 day of May, 2012

Cristina M Cervantes

Signature

[NOTARIAL SEAL]

Cristina M Cervantes

Print Name:

Notary Public

Cristina M. Cervantes

Notary Public

State of Washington

Commission # 70984779N

Expires September 7, 2014

My commission expires: 09/07/2014

WASHINGTON – SHORT FORM CLOSED-END SECURITY INSTRUMENT
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EXHIBIT A
Schedule

Reference: 20120969800099

Account: 682-682-0890626-0xxx

Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 49, PLAT OF SEAVIEW DIVISION NO 4, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 17 OF PLATS, PAGE 72, RECORDS OF SKAGIT COUNTY, WASHINGTON, AND RECORDED JUNE 14, 1999, UNDER AUDITOR'S FILE NO. 9906140008. ABBREVIATED LEGAL: PLAT OF SEAVIEW DIVISION NO 4, LOT 49

Exhibit A, HE101033 CDP.V1 07/2004
HE-101033-0212



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