

After Recording Return To: Wells Fargo Bank, N.A. Attn: Document Mgt. P.O. Box 31557 MAC B6955-013 Billings, MT 59107-9900

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CHICAGO TITLE 620015521

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) CHARLES J BUSH AND ROSEANNE M BUSH, HUSBAND AND WIFE

Trustee(s) Wells Fargo Financial National Bank Wells Fargo Bank, N.A. Beneficiary 101 North Phillips Avenue, Sioux Falls, SD 57104

Legal Description ANACORTES LOT 3 S/P ANA 91-007, MORE PARTICULARLY **DESCRIBED IN THE ATTACHED EX HIBIT**

Assessor's Property Tax Parcel or Account Number 3772-222-003-0000 AND 3772-223-020-0020

Reference Numbers of Documents Assigned or Released

Chicago Title has placed this document for recording as a customer courtesy and accepts no liability for its accuracy or validity

ACCOMMODATION RECORDING

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT WA107006, HCWF#1006v1 (08/18/2012) WA-107006-0312

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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. FRED BADRI DOCUMENT PREPARATION 1 Home Campus Des Moines, IA, 50328 800-580-2195

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SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20122504600011

ACCOUNT #: 682-682-1099949-1xxx

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 September 28, 2012, together with all Riders to this document.

(B) "Borrower" is <u>CHARLES J BUSH AND ROSEANNE M BUSH</u>, <u>HUSBAND AND WIFE</u>. Borrower is the trustor under this Security Instrument.

(C) "Lender" is <u>Wells Fargo Bank, N.A.</u> Lender is a national bank organized and existing under the laws of the United States. Lender's address is <u>101 North Phillips Avenue</u>, Sioux Falls, SD 57104.

(D) "Trustee" is Wells Fargo Financial National Bank.

(E) "Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated <u>September 28, 2012</u>. 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, <u>SEVENTY TWO</u> <u>THOUSAND AND 00/100THS</u> Dollars (U.S. \$72,000.00) plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after. <u>October 28, 2042</u>.

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(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 [mark as applicable]:

<u>N/A</u> Leasehold Rider <u>N/A</u> Third Party Rider <u>N/A</u> Other(s) [specify] <u>N/A</u>

(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 <u>n/a</u> at Page <u>n/a</u> of the Official Records in the Office of the Auditor of <u>Skagit</u> 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]

ANACORTES LOT 3 S/P ANA 91-007, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EX HIBIT

 which currently has the address of
 2308 FOREST VIEW LANE

 ANACORTES
 [Street]

 [City]
 98221-0000

 [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 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.

CHARLES J BUSH

ROSEANNE M BUSH

- Borrower

- Borrower

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For An Individual Act State of LAASHIM	ing In His/Her Own Right:			
County of SkaA	IIT			
On this day personally CHARLES	appeared before me 5. BUSH AND	ROSANNE M	BUSH	·····
instrument, and ackno	individual, or individuals de wledged that he (she othey) and purposes therein mention , 20	cribed in and who execu signed the same as his ()	her or their) free and v	egoing oluntary act
Witness my hand and	notarial seal on this the 28	day of SEPTEWB	AR 2012	
		Marcie K. P	Paleel	
[NOTARIAL	SEAL	\		
	ALECA MAN	Print Name:	ary Public ernon, WA	
My commission expir	es: 10/15/12			
				N.
				S. A.

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Reference: 20122504600011

Account: 682-682-1099949-1xxx

Legal Description:

PARCEL A:

Lot 3 of ANACORTES SHORT PLAT NO. 91-007 as approved October 23, 1991, and recorded November 5, 1991, in Volume 10 of Short Plats, Page 26, under Auditor's File No. 9111050027, records of Skagit County, Washington; being a portion of Block 222, Map of the City of Anacortes, recorded in Volume 2 of Plats, Pages 4 through 7, records of Skagit County, Washington.

Situate in Skagit County, Washington

PARCEL B:

Lot 44 of Survey recorded December 23, 1996, in Volume 19 of Surveys, pages 31 through 35, under Auditor's File No. 9612230056, records of Skagit County, Washington; being a portion of the Map of the City of Anacortes, according to the plat thereof recorded in Volume 2 of Plats, pages 4 through 7, records of Skagit County, Washington.

Situated in Skagit County, Washington.

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

