



201301160049

Skagit County Auditor

1/16/2013 Page

1 of

6 11:06AM

After recording, return recording  
information to: 201211230794

American Title, Inc.

PO Box 641010

Omaha, NE 68164-1010

Billings, MT 59107-2200

## SHORT FORM OPEN-END DEED OF TRUST

**Trustor(s)** BRENDA J. CROFT, WIFE OF GRANTOR, A MARRIED WOMAN, AS  
HER SEPARATE ESTATE AND ARTHUR T. CROFT, A NON-VESTED SPOUSE,  
WIFE AND HUSBAND

**Trustee(s)** Wells Fargo Financial National Bank

**Beneficiary** Wells Fargo Bank, N.A. 101 North Phillips Avenue, Sioux Falls, SD 57104

**Legal Description** ABBREVIATED LEGAL: LOT 143, NOOKAMCHAMP HILLS,  
PHASE 11B, PLAT RECORDED 08/23/2005, DOC #200606150002, MORE  
PARTICULARLY DESCRIBED IN ATTACHED EXHIBIT A

**Assessor's Property Tax Parcel or Account Number** P123236

**Reference Numbers of Documents Assigned or Released**

After Recording Return to:  
Wells Fargo Bank, N.A.  
Attn: Document Mgt.  
P.O. Box 11557  
MAC B6956-013  
Billings, MT 59107-9900

This instrument prepared by:  
Wells Fargo Bank, N.A.  
MICHAEL R. BRANNOCK  
DOCUMENT PREPARATION  
8740 Research Dr.  
Charlotte, NC, 28262  
877-473-5616

---

[Space Above This Line For Recording Data]

## SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20123209700048

ACCOUNT #: 682-682-1191012-1xxx

### 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 December 22, 2012, together with all Riders to this document.

(B) "Borrower" is BRENDA J. CROFT, WIFE OF GRANTOR, A MARRIED WOMAN, AS HER SEPARATE ESTATE AND ARTHUR T. CROFT, A NON-VESTED SPOUSE, WIFE AND HUSBAND. 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 loan agreement or other credit instrument signed by Borrower and dated December 22, 2012. 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, SEVENTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$75,000.00) 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 January 22, 2043.



201301160049  
Skagit County Auditor

(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]:

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]

ABBREVIATED LEGAL: LOT 143, NOOKAMCHAMP HILLS, PHASE 11B, PLAT RECORDED 08/23/2005, DOC #200606150002, MORE PARTICULARLY DESCRIBED IN ATTACHED EXHIBIT A

which currently has the address of

17212 SOCKEYE DRIVE  
[Street]  
MOUNT VERNON, Washington 98274 ("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.

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

(page 3 of 5 pages)  
Documents Processed 12-21-2012 09:50:28



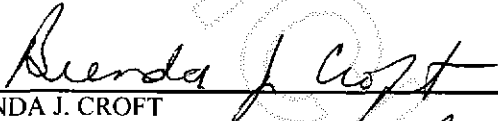
201301160049  
Skagit County Auditor

**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.

  
BRENDA J. CROFT - Borrower

  
ARTHUR T. CROFT - Borrower



For An Individual Acting In His/Her Own Right:

State of Virginia

County of Stafford

On this day personally appeared before me

Brenda J. Croft and Arthur T. Croft  
(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 27 day of December, 2012.

Witness my hand and notarial seal on this the 27 day of December 2012

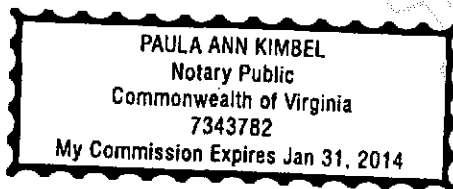
Signature

Paula Ann Kimbel

Print Name:

Notary Public

[NOTARIAL SEAL]



My commission expires Jan 31, 2014



201301160049

Skagit County Auditor

**EXHIBIT A**

Reference: 20123209700048

Account: 682-682-1191012-1xxx

**Legal Description:**

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 143, "PLAT OF NOOKAMCHAMP HILLS PUD PHASE 11B," AS PER PLAT RECORDED ON AUGUST 23, 2005, UNDER AUDITOR'S FILE NO. 200508230082, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT 143, NOOKAMCHAMP HILLS, PHASE 11B, PLAT RECORDED 08/23/2005, DOC #200606150002 APN: P123236



201301160049

Skagit County Auditor