

After recording, return recording
information to: 201301180077

American Title, Inc.

PO Box 641010

Omaha, NE 68164-1010

Lincoln, NE 68501-2200



201302120036

Skagit County Auditor

2/12/2013 Page

1 of

6 9:15AM

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) LANCE CROSS AND ANITA CROSS, HUSBAND AND WIFE

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: SKYLINE NO. 11 LT 28, MORE
PARTICULARLY DESCRIBED IN EXHIBIT A

Assessor's Property Tax Parcel or Account Number P60041

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.
ARNOLD REED
DOCUMENT PREPARATION
11601 N BLACK CANYON HWY
PHOENIX, AZ, 85029
866-537-8110

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20123197700073

ACCOUNT #: 682-682-1244566-1xxx

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 January 25, 2013, together with all Riders to this document.

(B) "Borrower" is LANCE CROSS AND ANITA CROSS, 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 loan agreement or other credit instrument signed by Borrower and dated January 25, 2013. 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, TWO HUNDRED THIRTY ONE THOUSAND THREE HUNDRED SIXTY ONE AND 00/100THS Dollars (U.S. \$231,361.00) 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 February 25, 2043.



201302120036

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: SKYLINE NO. 11 LT 28, MORE PARTICULARLY DESCRIBED IN EXHIBIT A

which currently has the address of

2216 DOVER DRIVE
[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.

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

(page 3 of 5 pages)
Documents Processed 01-25-2013 16:27:35



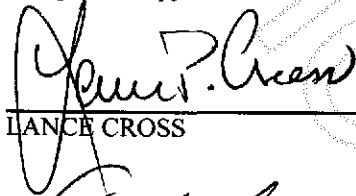
201302120036
Skagit County Auditor

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

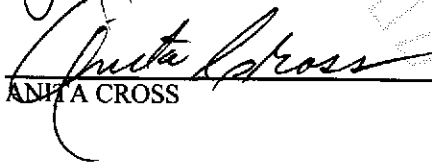
By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master 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.



LANCE CROSS

- Borrower



ANITA CROSS

- Borrower



For An Individual Acting In His/Her Own Right:

State of CALIFORNIA

County of RIVERSIDE

On this day personally appeared before me

ANITA EMILY CROSS & LANCE PETER CROSS

(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 25 day of JANUARY, 20 13

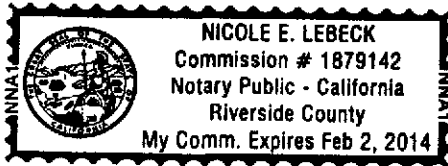
Witness my hand and notarial seal on this the 25 day of JANUARY 2013

Signature

[NOTARIAL SEAL]

Print Name: Nicole LeBeck

Notary Public



My commission expires: FEB. 2, 2014



EXHIBIT A

Reference: 20123197700073

Account: 682-682-1244566-1xxx

Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: PARCEL A: LOT 28, SKYLINE NO. 11, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 9 OF PLATS, PAGES 78 AND 79, RECORDS OF SKAGIT COUNTY, WASHINGTON; PARCEL B: THAT PORTION OF SECTION 27, TOWNSHIP 35 NORTH, RANGE 1 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE MOST SOUTHERLY CORNER OF LOT 28, SKYLINE DIVISION NO. 11, ACCORDING TO THE PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 78 AND 79, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE SOUTH 44 DEGREES 47 MINUTES 13 SECONDS WEST A DISTANCE OF 70 FEET; THENCE NORTH 41 DEGREES 11 MINUTES 20 SECONDS WEST A DISTANCE OF 145.99 FEET; THENCE NORTH 68 DEGREES 28 MINUTES 19 SECONDS EAST A DISTANCE OF 85 FEET TO THE MOST WESTERLY CORNER OF LOT 28; THENCE SOUTHEASTERLY ALONG THE SOUTHWESTERLY LINE OF SAID LOT 28 TO THE POINT OF BEGINNING; SITUATE IN SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: SKYLINE NO. 11 LT 28.

