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201308150070
Skagit County Auditor
8/15/2013 Page 1 of 7 10:59AM
$79.00

After Recording Return To:
After recording, return recording information to: 201307081831M
American Title, Inc.
PO Box 641010
Omaha, NE 68164-1010

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) **JEFF F. BUCHANAN AND JULIE E. BUCHANAN, 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 DESCRIPTION: LOTS 14 AND 15, MEDCALF S ADDITION., MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A .**

Assessor's Property Tax Parcel or Account Number **P67436**

Reference Numbers of Documents Assigned or Released

After recording, return recording
information to: 201307081831 M
American Title, Inc.
PO Box 641010
Omaha, NE 68164-1010

This instrument prepared by:
Wells Fargo Bank, N.A.
DEVIENNE TEETERS
DOCUMENT PREPARATION
2324 OVERLAND AVE
BILLINGS, MT, 59102
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20130957900129 ACCOUNT #: 682-682-1439952-1xxx

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 July 24, 2013, together with all Riders to this document.
(B) "Borrower" is JEFF F. BUCHANAN AND JULIE E. BUCHANAN, 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 July 24, 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, ONE HUNDRED THOUSAND AND 00/100THS Dollars (U.S. $100,000.00) 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 August 24, 2043.

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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]:

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 DESCRIPTION: LOTS 14 AND 15, MEDCALF S ADDITION., MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A .

which currently has the address of

21816 MEDCALF LANE
[Street]
SEDRO WOOLLEY, Washington 98284 ("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.

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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.

JULIE E. BUCHANAN - Borrower

JEFF F. BUCHANAN - Borrower

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For An Individual Acting In His/Her Own Right:
State of Washington

County of Skagit

On this day personally appeared before me
Julie E Buchanan and Jeff F. Buchanan
(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 24th day of July, 2013.

Witness my hand and notarial seal on this the 24th day of July, 2013

Signature

[NOTARIAL SEAL]

Patricia L. Vallejos
Print Name:
Notary Public

PATRICIA L VALLEJOS
COMMISSION EXPIRES
NOTARY PUBLIC
01-15-17
STATE OF WASHINGTON

My commission expires: 1-15-17

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EXHIBIT A

Reference: 20130957900129 Account: 682-682-1439952-1xxx

Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: PARCEL A: THAT PORTION OF LOT 15, MEDCALF S ADDITION, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7 OF PLATS, PAGE 41, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT WHERE THE NORTHWESTERLY LINE THEREOF INTERSECTS STERLING DRIVE; THENCE IN A SOUTHEASTERLY DIRECTION ALONG THE WESTERLY BOUNDARY OF SAID IOTA DISTANCE OF 26.10 FEET; THENCE NORTH 34 DEGREES 19 MINUTES 13 SECONDS EAST A DISTANCE OF 150.00 FEET; THENCE SOUTH 42 DEGREES 55 MINUTES 26 SECONDS EAST A DISTANCE OF 9.00 FEET TO THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE SOUTH 34 DEGREES 19 MINUTES 13 SECONDS WEST TO THE EASTERLY LINE OF STERLING DRIVE; THENCE SOUTHEASTERLY ALONG STERLING DRIVE TO THE SOUTHWEST CORNER OF LOT 15; THENCE NORTH 76 DEGREES 25 MINUTES 57 SECONDS EAST ALONG THE SOUTHERLY LINE OF LOT 15 A DISTANCE OF 147.91 FEET; THENCE NORTH 20 DEGREES 06 MINUTES 09 SECONDS EAST, 23.87 FEET TO A POINT THAT BEARS SOUTH 42 DEGREES 55 MINUTES 26 SECONDS EAST FROM THE TRUE POINT OF BEGINNING; THENCE NORTH 42 DEGREES 55 MINUTES 26 SECONDS WEST, 110.25 FEET TO THE TRUE POINT OF BEGINNING. TOGETHER WITH AN EASEMENT FOR INGRESS AND EGRESS OVER AND ACROSS THAT PORTION OF LOT 15, METCALF'S ADDITION, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7 OF PLATS, PAGE 41, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT WHERE THE NORTHWESTERLY LINE THEREOF INTERSECTS STERLING DRIVE; THENCE IN A SOUTHEASTERLY DIRECTION ALONG THE WESTERLY BOUNDARY OF SAID IOTA DISTANCE OF 26.10 FEET; THENCE NORTH 34 DEGREES 19 MINUTES 13 SECONDS EAST A DISTANCE OF 150.00 FEET; THENCE SOUTH 42 DEGREES 55 MINUTES 26 SECONDS EAST A DISTANCE OF 9.00 FEET TO THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE SOUTH 34 DEGREES 19 MINUTES 13 SECONDS WEST TO THE EASTERLY LINE OF STERLING DRIVE; THENCE NORTHWESTERLY ALONG THE EASTERLY LINE OF STERLING DRIVE 25.10 FEET, MORE OR LESS, TO A POINT THAT IS 10.00 FEET SOUTHEASTERLY AS MEASURED ALONG THE EASTERLY LINE OF STERLING DRIVE FROM THE NORTHWEST CORNER OF SAID LOT; THENCE NORTH 34 DEGREES 19 MINUTES 13 SECONDS EAST TO A POINT THAT BEARS NORTH 42 DEGREES 55 MINUTES 26 SECONDS WEST FROM THE TRUE POINT OF BEGINNING; THENCE SOUTH 42 DEGREES 55 MINUTES 26 SECONDS EAST 25.00 FEET, MORE OR LESS, TO THE TRUE POINT OF BEGINNING. PARCEL B: THAT PORTION OF LOT 15, MEDCALF S ADDITION, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7 OF PLATS, PAGE 41, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT WHERE THE NORTHWESTERLY LINE THEREOF INTERSECTS STERLING DRIVE; THENCE IN A SOUTHEASTERLY DIRECTION ALONG THE WESTERLY BOUNDARY OF SAID LOT A DISTANCE OF 26,10 FEET; THENCE NORTH 34 DEGREES 19 MINUTES 13 SECONDS EAST A DISTANCE OF 150.00 FEET; THENCE SOUTH 42 DEGREES 55 MINUTES 26 SECONDS EAST A DISTANCE OF 9.23 FEET TO THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE SOUTH 42 DEGREES 55 MINUTES 26 SECONDS EAST, 110.02 FEET TO THE SOUTHEASTERLY LINE OF LOT 15; THENCE NORTH 42 DEGREES 36 MINUTES 54 SECONDS EAST A DISTANCE OF 30.00 FEET; THENCE NORTHWESTERLY IN A STRAIGHT LINE TO THE TRUE POINT OF BEGINNING. PARCEL

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C: THAT PORTION OF LOT 14, MEDCALF'S ADDITION, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7 OF PLATS, PAGE 41, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 14; THENCE NORTH 76 DEGREES 25 MINUTES 57 SECONDS EAST ALONG THE NORTHERLY LINE OF SAID LOT 14 A DISTANCE OF 55.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE CONTINUE NORTH 76 DEGREES 25 MINUTES 57 SECONDS EAST 92.01 FEET TO THE NORTHWEST CORNER OF SAID LOT 14; THENCE SOUTH 20 DEGREES 06 MINUTES 09 SECONDS WEST ALONG THE EASTERLY LINE OF SAID LOT, 25.00 FEET; THENCE WESTERLY IN A STRAIGHT LINE TO THE TRUE POINT OF BEGINNING. ALL SITUATED IN SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL DESCRIPTION: LOTS 14 AND 15, MEDCALF S ADDITION.

Parcel # P67436

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