



201408280022

Skagit County Auditor

\$78.00

8/28/2014 Page

1 of

6 10:50AM

After Recording Return To:  
After recording, return recording  
information to: 201405220935M  
American Title, Inc.  
PO Box 641010  
Omaha, NE 68164-1010

### SHORT FORM DEED OF TRUST

**Trustor(s)** LISA DEL BOSQUE, MARRIED, AND WES LAROCQUE, A NON VESTED SPOUSE

**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 2, CEDAR HILLS NO. 2., MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.

**Assessor's Property Tax Parcel or Account Number** P64326

**Reference Numbers of Documents Assigned or Released**

After Recording Return to:  
Wells Fargo Bank, N.A.  
Attn: Document Mgt.  
P.O. Box 34557  
MAC B6955-013  
Billings, MT 59107-9900

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

[Space Above This Line For Recording Data]

## SHORT FORM DEED OF TRUST

REFERENCE #: 20141407600077

ACCOUNT #: 682-682-2167425-0xxx

### 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 August 06, 2014, together with all Riders to this document.
- (B) "Borrower" is LISA DEL BOSQUE, MARRIED, AND WES LAROCQUE, A NON VESTED SPOUSE. 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 August 06, 2014. The Debt Instrument states that Borrower owes Lender EIGHTEEN THOUSAND AND 00/100THS Dollars (U.S. \$18,000.00) 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 September 05, 2024.
- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."



201408280022

(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]

ABBREVIATED LEGAL: LOT 2, CEDAR HILLS NO. 2., MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.

which currently has the address of  
2006 S CEDAR HILLS DR

\_\_\_\_\_ [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.

**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.

  
\_\_\_\_\_  
LISA DELBOSQUE - Borrower

  
\_\_\_\_\_  
WES LAROCQUE - Borrower

WASHINGTON - SHORT FORM CLOSED-END SECURITY INSTRUMENT  
HCWF#1008v1 (11/16/13)

WA-107003-0413

(page 4 of 5 pages)  
Documents Processed 08-05-2014 15:59:13



201408280022

Skagit County Auditor

\$78.00

8/28/2014 Page

4 of

6 10:50AM

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me

LISA DELBOSQUE

WES LAROCQUE

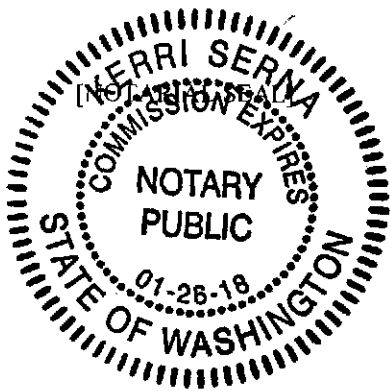
(here insert the name of grantor or grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 6<sup>th</sup> day of August, 2014.

Witness my hand and notarial seal on this the 6<sup>th</sup> day of August, 2014

Signature

Print Name:

Notary Public



My commission expires: 1-26-2018

Loan Originator's Name: Natasha Elaine Palm  
NMLSR ID: 934840

WASHINGTON - SHORT FORM CLOSED-END SECURITY INSTRUMENT  
HCWF#1008v1 (11/16/13)

WA-107003-0413

(page 5 of 5 pages)  
Documents Processed 08-05-2014 15:59:13



201408280022

Skagit County Auditor

\$78.00

8/28/2014 Page

5 of

6 10:50AM

EXHIBIT A

Reference: 20141407600077

Account: 682-682-2167425-0xxx

**Legal Description:**

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 2, PLAT OF CEDAR HILLS NO. 2, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 8 OF PLATS, PAGES 99 AND 100, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT 2, CEDAR HILLS NO. 2.

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

Documents Processed 08-05-2014 15:59:12 <sup>1/1</sup>



201408280022