



201410300031

Skagit County Auditor \$78.00
10/30/2014 Page 1 of 6 9:17AM

After Recording Return To:

After recording, return recording
information to: 201408263517
American Title, Inc.
PO Box 641010
Omaha, NE 68164-1010

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) STEPHEN GARCIA AND ANDREA GARCIA, 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: PTN. SW SE OF SEC 35, TWP 36 N,
RGE 4 E, W.M. MORE PARTICULARLY DESCRIBED IN THE ATTACHED
EXHIBIT A.**

Assessor's Property Tax Parcel or Account Number P50679

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.
KRISTY MARIE BELL
DOCUMENT PREPARATION
7711 PLANTATION RD
ROANOKE, VA, 24019
800-580-2195

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20142236300063

ACCOUNT #: XXX-XXX-XXX0612-1998

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 October 04, 2014, together with all Riders to this document.

(B) "**Borrower**" is STEPHEN GARCIA AND ANDREA GARCIA, 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 October 04, 2014. 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, TWENTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$25,000.00) 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 November 04, 2044.



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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: PTN. SW SE OF SEC 35, TWP 36 N, RGE 4 E, W.M. MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.

which currently has the address of

_____ 22199 GRIP RD _____
[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.

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT
WA107006, HCWF#1006v1 (8/16/2014) WA-107006-0314



BORROWER COVENANTS that Borrower is lawfully seized 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.

Andrea Garcia
ANDREA GARCIA

- Borrower

Stephen Garcia
STEPHEN GARCIA

- Borrower



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Skagit County Auditor
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\$78.00

9:17AM

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me

ANDREA GARCIA

STEPHEN GARCIA

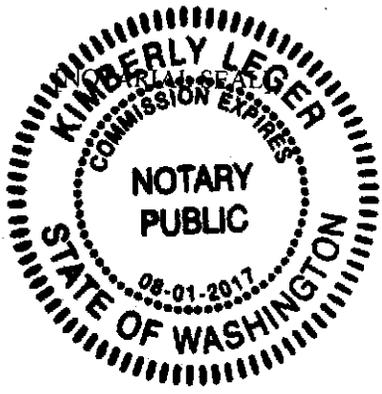
(here insert the name of grantor or grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 4 day of October, 2014

Witness my hand and notarial seal on this the 4 day of October, 2014

Kimberly Leger
Signature

Kimberly Leger
Print Name:

Notary Public



My commission expires: 08-01-2017

Loan Originator's Name: Amanda Lea Hames
NMLSR ID: 1025066



WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT
WA107006, HCWF#1006v1 (8/16/2014) WA-107006-0314

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Documents Processed 10-02-2014 16:24:55



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EXHIBIT A

Reference: 20142236300063

Account: XXX-XXX-XXX0612-1998

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY IN SKAGIT COUNTY, WASHINGTON: THE SOUTH 150 FEET OF THE EAST 135 FEET OF THE WEST 465 FEET OF THAT PORTION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 35, TOWNSHIP 36 NORTH, RANGE 4 EAST, W.M., LYING SOUTHERLY OF THE BURLINGTON NORTHERN RAILROAD RIGHT-OF-WAY (FORMERLY THE NORTHERN PACIFIC RIGHT-OF-WAY) TOGETHER WITH THAT PORTION DESCRIBED AS BEGINNING AT THE NORTHWEST CORNER OF THAT PARCEL CONVEYED TO STEPHEN GARCIA AND ANDREA GARCIA BY DEED RECORDED UNDER AUDITOR'S FILE NUMBER 9802040059 RECORDS OF SKAGIT COUNTY; THENCE NORTH ALONG THE EAST LINE OF THAT PARCEL CONVEYED TO KEVIN HAMILTON BY DEED RECORDED UNDER AUDITOR'S FILE NUMBER 200505020212 RECORDS OF SKAGIT COUNTY TO THE NORTHEAST CORNER OF SAID HAMILTON PARCEL, SAID NORTHEAST CORNER BEING A POINT 264 NORTH OF THE SOUTH LINE OF SAID SECTION LINE; THENCE EAST FOR A DISTANCE OF 149 FEET PARALLEL TO THE SOUTH LINE OF SAID SECTION; THENCE SOUTH TO THE NORTH LINE OF GRIPP ROAD TO A POINT BEING 14 FEET EAST OF THE SOUTHEAST CORNER OF SAID GARCIA PARCEL; THENCE WEST ALONG THE NORTH LINE OF SAID GRIPP ROAD TO SAID SOUTHEAST CORNER OF SAID GARCIA PARCEL; THENCE NORTH ALONG THE EAST LINE OF SAID GARCIA PARCEL TO THE NORTHEAST CORNER THEREOF; THENCE WEST ALONG THE NORTH LINE OF SAID GARCIA PARCEL FOR A DISTANCE OF 135 FEET MORE OR LESS TO THE NORTHWEST CORNER THEREOF AND THE TRUE POINT OF BEGINNING, EXCEPT THE AS-BUILT GRIPP COUNTY ROAD RUNNING ALONG THE SOUTH LINE THEREOF ABBREVIATED LEGAL: PTN. SW SE OF SEC 35, TWP 36 N, RGE 4 E, W.M.



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