



201501200044

Skagit County Auditor

1/20/2015 Page

1 of

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After Recording Return To:

After recording, return recording
information to:

American Title, Inc.

PO Box 641010

Omaha, NE 68164-1010

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) JOHN S. LEWIS AND RUTH A. LEWIS, 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: LOT 65, "SKYLINE NO. 10"

AR MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A

Assessor's Property Tax Parcel or Account Number P59975

Reference Numbers of Documents Assigned or Released

After Recording Return to:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 34357
MAC B6955-013
Billings, MT 59107-9900

This instrument prepared by:
Wells Fargo Bank, N.A.
SHEILA B. BEGGS
DOCUMENT PREPARATION
7711 PLANTATION RD
ROANOKE, VA, 24019
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20143114200026

ACCOUNT #: XXX-XXX-XXX9287-1998

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 December 31, 2014, together with all Riders to this document.

(B) "Borrower" is JOHN S. LEWIS AND RUTH A. LEWIS, 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 December 31, 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, FORTY THREE THOUSAND AND 00/100THS Dollars (U.S. \$43,000.00) 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 31, 2045.



(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 65, "SKYLINE NO. 10"

AR MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A

which currently has the address of

_____ 3002 RYE COURT _____
[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 S
WA107006, HCWF#1006v1 (8/16/2014) W



(page 3 of 5 pages)
2-30-2014 15:10:28

Skagit County Auditor

1/20/2015 Page

3 of

\$78.00


6 9:54AM

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

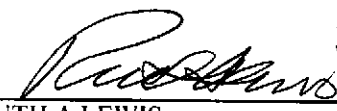
By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master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



JOHN S LEWIS

- Borrower



RUTH A LEWIS

- Borrower



201501200044

Skagit County Auditor

1/20/2015 Page

4 of

6 9:54AM

\$78.00

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me

JOHN S LEWIS

RUTH A LEWIS

(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 31 day of December, 20 14.

Witness my hand and notarial seal on this the 31 day of December, 20 14



Signature

Print Name: LISA GOMEZ
Notary Public

My commission expires: 3-12-17

Loan Originator's Name: Thomas Michael Martin
NMLSR ID: 896302

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



(page 5 of 5 pages)
-2014 15:10:28



201501200044

Skagit County Auditor

\$78.00

1/20/2015 Page

5 of

6 9:54AM

EXHIBIT A

Reference: 20143114200026

Account: XXX-XXX-XXX9287-1998

Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 65, "SKYLINE NO. 10", ACCORDING TO THE PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 117 THROUGH 120, RECORDS OF SKAGIT COUNTY, WASHINGTON. SUBJECT TO THE EASEMENTS, RESTRICTIONS AND OTHER EXCEPTIONS SET FORTH. EXCEPTIONS: A. MATTERS AS DISCLOSED AND/OR DELINEATED ON THE FACE OF THE FOLLOWING PLAT/SUBDIVISION: PLAT/SUBDIVISION NAME: SKYLINE NO. 10 RECORDED: JUNE 7, 1971 AUDITOR'S NO: 753632 SAID MATTERS INCLUDE BUT ARE NOT LIMITED TO THE FOLLOWING: 1. AN EASEMENT IS HEREBY RESERVED FOR AND GRANTED TO ALL PUBLIC AND PRIVATE UTILITIES SERVING THIS SUBDIVISION, UNDER AND UPON THE EXTERIOR 7 FEET OF FRONT BOUNDARY LINES AND UNDER AND UPON THE EXTERIOR 2.5 FEET OF SIDE AND REAR BOUNDARY LINES OF ALL LOTS, IN WHICH TO INSTALL, LAY, CONSTRUCT, RENEW, OPERATE AND MAINTAIN UNDERGROUND CONDUITS, CABLES, WIRES AND PIPELINES, INCLUDING ALL EQUIPMENT AND APPURTENANCES NECESSARY AND RELATED THERETO, FOR THE PURPOSE OF SERVING THIS SUBDIVISION AND OTHER PROPERTY WITH ELECTRIC, TELEPHONE, CATV, WATER, SEWER AND GAS SERVICE, TOGETHER WITH THE RIGHT TO ENTER UPON THE LOTS AT ALL TIMES FOR THE PURPOSES HEREIN STATED. ALSO, ALL LOTS SHALL BE SUBJECT TO AN EASEMENT 2.5 FEET IN WIDTH, PARALLEL WITH AND ADJOINING ALL INTERIOR LOT LINES FOR DRAINAGE PURPOSES. NO LINES OR WIRES FOR THE TRANSMISSION OF ELECTRIC CURRENT OR FOR TELEPHONE USE, CATV, FIRE OR POLICE SIGNALS, OR FOR OTHER PURPOSES, SHALL BE PLACED OR PERMITTED TO BE PLACED UPON ANY LOT OUTSIDE THE BUILDINGS THEREON UNLESS THE SAME SHALL BE UNDERGROUND OR IN CONDUIT ATTACHED TO THE BUILDING." 2. THE RIGHT RESERVED IN THE DEDICATION OF THE PLAT TO MAKE ALL NECESSARY SLOPES FOR CUTS AND FILLS UPON THE LOTS IN THE ORIGINAL REASONABLE GRADING OF THE ROADS, STREETS AND ALLEYS SHOWN THEREON. 3. UTILITY AND DRAINAGE EASEMENT OVER, ACROSS AND UNDER: THE SOUTH 10 FEET OF LOTS A, 1-13 AND 56 THE NORTH AND NORTHWESTERLY 10 FEET OF LOTS 18-23 NORTHERLY PORTION OF LOTS 25-30 EAST LINE OF LOT 29 WEST LINE OF LOTS 28 AND 82 NORTHWESTERLY LINE OF LOTS 96-97 PORTIONS OF LOT 90 4. DRAINAGE EASEMENT OVER, ACROSS AND UNDER 20-FOOT WIDE PORTION OF TRACT "A". B. PROTECTIVE COVENANTS AND/OR EASEMENTS, BUT OMITTING RESTRICTIONS, IF ANY, BASED ON RACE, COLOR, RELIGION OR NATIONAL ORIGIN: DATED: JANUARY 3, 2006 RECORDED: JANUARY 6, 2006 AUDITOR'S NO.: 200601060083 EXECUTED BY: THE SKYLINE BEACH CLUB, INC., A WASHINGTON CORPORATION THIS AMENDMENT IS INTENDED TO SUPERSEDE AND REPLACE ALL PRIOR RECORDED COVENANTS TO SKYLINE DIVISION NO. 10 C. PROVISION CONTAINED IN DEEDS THROUGH WHICH TITLE IS CLAIMED BY OTHER LOT OWNERS IN SAID SUBDIVISION FROM SKYLINE ASSOCIATES, WHICH MAY BE NOTICE OF A GENERAL PLAN, AS FOLLOWS: "PURCHASER AGREES AND COVENANTS THAT THE ABOVE DESCRIBED REAL ESTATE SHALL BE SUBJECT TO CHARGES AND ASSESSMENTS IN CONFORMITY WITH THE RULES AND REGULATIONS, ARTICLES OF INCORPORATION AND BY-LAWS OF SKYLINE BEACH CLUB, INC., A WASHINGTON NON-PROFIT CORPORATION." ABBREVIATED LEGAL: LOT 65, "SKYLINE NO. 10"

