



201501300062

Skagit County Auditor
1/30/2015 Page

1 of

\$78.00
6 9:25AM

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) PHYLLIS WOOLWORTH UNMARRIED

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: SP 521-81, LT F, AFN 8602070072, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.

Assessor's Property Tax Parcel or Account Number P108026

Reference Numbers of Documents Assigned or Released

After Recording Return to:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 34557
MAC B6955-019
Billings, MT 59107-9900

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 #: 20142877800016

ACCOUNT #: XXX-XXX-XXX3039-1998

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 January 09, 2015, together with all Riders to this document.
- (B) "**Borrower**" is PHYLLIS WOOLWORTH UNMARRIED. 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 09, 2015. 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 SEVENTY EIGHT THOUSAND AND 00/100THS Dollars (U.S. \$178,000.00) 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 February 09, 2045.



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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: SP 521-81, LT F, AFN 8602070072, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.

which currently has the address of

_____ 4217 FOREST LN
[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.



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.

Phyllis Woolworth

PHYLLIS WOOLWORTH

- Borrower



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

County of Skagit

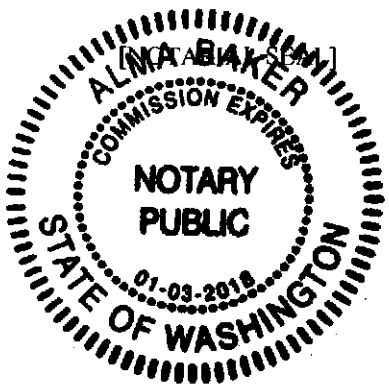
On this day personally appeared before me
PHYLLIS WOOLWORTH

(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 9th day of January, 2015.

Witness my hand and notarial seal on this the 9th day of January, 2015

Alma Baker
Signature

ALMA BAKER
Print Name: _____
Notary Public



My commission expires: 1/3/2018

Loan Originator's Name: Nicole Tran Nieman
NMLSR ID: 1062395



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

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EXHIBIT A

Reference: 20142877800016

Account: XXX-XXX-XXX3039-1998

Legal Description:

THE LAND REFERRED TO IN THIS REPORT/POLICY IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, AND IS DESCRIBED AS FOLLOWS: PARCEL A: TRACT F OF SHORT PLAT NO. 521.81, APPROVED JANUARY 3, 1985, RECORDED FEBRUARY 7, 1986, IN VOLUME 7 OF SHORT PLATS, PAGE 71, UNDER AUDITOR'S FILE NO. 8602070072, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING A PORTION OF GOVERNMENT LOT 1, SECTION 26, TOWNSHIP 36 NORTH, RANGE 1 EAST, W.M., INCLUDING THE TIDELAND OF THE SECOND CLASS ABUTTING THEREON, EXCEPT ANY PORTION OF SAID TIDELANDS LYING SOUTH OF THE EASTERLY EXTENSIONS OF THE NORTH LINE OF THE SOUTH 400 FEET OF SAID GOVERNMENT LOT 1. TOGETHER WITH A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES, OVER AND ACROSS TRACT G (FOREST LANE), AS SHOWN ON THE FACE OF SAID SHORT PLAT. PARCEL B: A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER AND ACROSS A STRIP OF LAND 60 FEET IN WIDTH BEING 30 FEET ON EACH SIDE OF A CENTERLINE DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTH BOUNDARY LINE OF SAID GOVERNMENT LOT 1, WHICH IS 479 FEET EAST OF THE NORTHWEST CORNER OF GOVERNMENT LOT 4 IN SAID SECTION 26; THENCE NORTH 28 DEGREES 35 FEET WEST TO THE SOUTH LINE OF THE ABOVE DESCRIBED MAIN TRACT AS CREATED AND ESTABLISHED BY INSTRUMENT DATED APRIL 9, 1947, RECORDED APRIL 14, 1947, UNDER AUDITOR'S FILE NO. 403249. PARCEL C: A PERPETUAL EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER AND ACROSS A STRIP OF LAND 40 FEET IN WIDTH BEING 20 FEET ON EACH SIDE OF A CENTERLINE DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTH BOUNDARY LINE OF SAID GOVERNMENT LOT 1, WHICH IS 479 FEET EAST OF THE NORTHWEST CORNER OF GOVERNMENT LOT 4 IN SAID SECTION 26; THENCE SOUTHEASTERLY 300 FEET, MORE OR LESS, TO A POINT ON EXISTING ROAD CROSSING THE CITY OF ANACORTES PARK IN SAID GOVERNMENT LOT 4 AS GRANTED AND CREATED BY INSTRUMENT DATED DECEMBER 8, 1946, RECORDED MARCH 8, 1947, UNDER AUDITOR'S FILE NO. 401802. ABBREVIATED LEGAL: SP 521-81, LT F, AFN 8602070072



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