

Skagit County Auditor

\$78.00

5/29/2015 Page

1 of

6 10:01AM

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) GARY E PADOVAN AND MARIE S. PADOVAN, 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: LT 105, ISLAND VIEW PARK, PLAT V 7 PG 38, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A

Assessor's Property Tax Parcel or Account Number P57640

Reference Numbers of Documents Assigned or Released

After/Recording Return to: Webs Fargo Bank, N.A. Aun Document Mgt. P.O. Box 31557 MAC 86955-013 Billings, MT 59107-9900

This instrument prepared by: Wells Fargo Bank, N.A. SANDRA S. SHAVE DOCUMENT PREPARATION 11601 N. Black Capyon Hwy Phoenix, AZ, 85029 866-537-8489

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SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20150794400028

ACCOUNT #: XXX-XXX-XXX4381-1998

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 May 05, 2015, together with all Riders to this document.
- (B) "Borrower" is GARY E. PADOVAN AND MARIE S. PADOVAN, 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 May 05, 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 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 June 05, 2045.

Property."			
(6) "Loan" means all amounts owed			
principal, interest, any prepayment c			charges due under the Debt
Instrument, and also all sums due under			771 CH 1 751
(H) "Riders" means all Riders to this		ent that are executed by Bo	rrower. The following Kiders
are to be executed by Borrower [mark a	is applicable]:		
N/A Leasehold Rider			
<u>N/A</u> Third Party Rider			
<u>N/A</u> Other(s) [specify]	N/A		
(I) "Master Form Deed of Trust" m			
recorded on July 12, 2007 as Auditor			<u>a</u> at Page <u>n/a</u> of the Official
Records in the Office of the Auditor of	Skagit County, St	ate of Washington.	
	<u> </u>		
TRANSFER OF RIGHTS IN THE	PROPERTY		
This Security Installed	woods London ((i) the renorment of the L	oon and all future advances
renewals, extensions and modification			oan, and all future advances,
when no indebtedness is currently sections.			
covenants and agreements under this S	ned by king secui	t and the Dobt Instrument	For this number Dorrower
irrevocably grants and conveys to Trus			
in the	ice in itos, will	power or saie, the following	ing described property rocated
in the			
County	of	Skagit	<u> </u>
[Type of Recording Jurisdiction]		[Name of Recording Jurison	liction]
	~		
ABBREVIATED LEGAL: LT 105, I		PARK, PLAT V 7 PG 38	3, MORE PARTICULARLY
DESCRIBED IN THE ATTACHED E	XHIBIT A 🦿		
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			A CONTRACTOR OF THE PARTY OF TH
		(
			and the second second
		The state of the s	
which currently has the address of			
	2305	G AVE	
	[Street]		
ANACORTES	, Washington	98221	("Property Address"):
[City]	, washington	[Zip Code]	
- · · ·			
			e property, and all easements,
appurtenances, and fixtures now or her	earter a part of the	e property. All replacemen	its and additions shall also be
covered by this Security Instrument.			
"Property." The Property shall also in-	clude any additior	nal property described in S	ection 20 of the Master Form

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the

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.

Marie & Padoran	
MARIE S PADOVAN	- Borrower
Hay E Pada	
GARY E PADOVAN	- Borrower

For An individual Acting In His/Her Own Right:	
State of Washington	
County of Stacit	
On this day personally appeared before me	
MARIE S PADOVAN	
GARY E. PADOVAN	
The second secon	
(here insert the name of grantor or grantors) from	e known to be the individual, or individuals described in and
his (her or their) free and voluntary act and deed,	nt and acknowledged that he (she or they) signed the same as for the uses and purposes therein mentioned. Given under my, 20
hand and official seal this 5th day of Hou	, 20 .
_	·
Witness my hand and notarial seal on this the _5	day of Hay , 2013
	Signature
DISTAL GOA	1,50
NOTARY	Print Name: LISA GOMEZ
	Notary Public)
NOTARY W	
PUBLIC Z	
12/ 105	
PUBLIC PUBLIC SERVICE OF WASHING	
WASHING	
"Million"	
My commission expires: 3-12-17	Y/\

Loan Originator's Name: Annette Nicole Robinson NMLSR ID: 1051503

EXHIBIT A

Reference: 20150794400028

Account: XXX-XXX-XXX4381-1998

Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: TRACT 105, OF THE PLAT OF "ISLAND VIEW PARK, ANACORTES, WASHINGTON", AS PER PLAT RECORDED IN VOLUME 7 OF PLATS, PAGE 38, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LT 105, ISLAND VIEW PARK, PLAT V 7 PG 38

Exhibit A, HE101033 CDP.V1 07/2004 HE-101033-082214 1/1 Documents Processed 05-05-2015 07:52:27