



201505290043

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:
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.
SANDRA S SHAVE
DOCUMENT PREPARATION
11601 N. Black Canyon 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.

(C) "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.

N/A Leasehold Rider
N/A Third Party Rider
N/A Other(s) [specify] N/A

TRANSFER OF RIGHTS IN THE PROPERTY

County of Skagit :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

2305 G AVE
ANACORTES, Washington 98221 ("Property Address")
[City] [Zip Code]

(page 3 of 5 pages)
Documents Processed 05-05-2015 07:52:27

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 S Padovan

MARIE S PADOVAN

- Borrower

Gary E Padovan

GARY E. PADOVAN

- Borrower

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skiagit

On this day personally appeared before me

MARIE S PADOVAN

GARY E. PADOVAN

(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 5th day of May, 20 15.

Witness my hand and notarial seal on this the 5th day of May, 2015

Signature

LISA GOMEZ
Print Name: LISA GOMEZ
Notary Public



My commission expires: 3-12-17

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