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Skagit County Auditor 8/13/2015 Page

\$78.00 1 of 6 9:24AM

After Recording Return To: Wells Fargo Bank, N.A. Attn: Document Mgt. P.O. Box 21557 MAC 86955-013 Billings, MT 59107-9900

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) JEFF PRANGER AND ELIZABETH PRANGER, 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 17, SKYLINE NO. 2, SKAGIT COUNTY, WASHINGTON., MORE PAR TICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A."

Assessor's Property Tax Parcel or Account Number P59062

Reference Numbers of Documents Assigned or Released

After Recording Beturn to: Well's Fargo Bank, N.A. Attn: Document Mgt. P.O. Box 31357 MAC B6933-013 Billings, MT 59197-9900

This instrument prepared by:
Wells Fargo Bank, N.A.
HEATHER MINNIEAR
DOCUMENT PREPARATION
7711 PLANTATION RD
ROANOKE, VA, 24619
866-537-8489

AFTER RECORDING, RETURN TO: AMERICAN TITLE, INC. P.O. BOX 641010 OMAHA, NE 68164-1010

ATI#201506230900

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SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20151702100061

ACCOUNT #: XXX-XXX-XXX6590-1998

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 July 16, 2015, together with all Riders to this document.
- **(B)** "Borrower" is <u>JEFF PRANGER AND ELIZABETH PRANGER</u>, 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 Palls, 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 July 16, 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 August 16, 2045.

(F) "Property" means the property th	at is describe	d below under the	heading '	"Transfer of Rights in t
Property." (G) "Loan" means all amounts owed no principal, interest, any prepayment chainstrument, and also all sums due under the "Riders" means all Riders to this Sare to be executed by Borrower [mark as	arges, late cha his Security Ins lecurity Instrum	rges and other featurestrument, plus interestrument	es and cha est.	arges due under the De
N/A Leasehold Rider N/A Third Party Rider N/A Other(s) [specify] (I) "Master Form Deed of Trust" mea	N/A	Form Open End D	and of True	et detad June 14, 2007, a
recorded on July 12, 2007) as Auditor's Records in the Office of the Auditor of SI	s File Number	200707120063 in	Book n/a	
TRANSFER OF RIGHTS IN THE P	ROPERTY			
This Security Instrument secur renewals, extensions and modifications when no indebtedness is currently secure covenants and agreements under this Securevocably grants and conveys to Truste in the	of the Debt In ed by this Secu curity Instrume	strument, including urity Instrument; ar int and the Debt Ins	g any future nd (ii) the p strument.	e advances made at a tir performance of Borrowe For this purpose, Borrow
County	of	Skag	vit	
[Type of Recording Jurisdiction]		[Name of Recordi		tion]
TICULARLY DESCRIBED IN THE AT				
	2210.800	GARLOAF ST		
ANACORTES	[Street] _, Washington	9822		("Property Address")
ANACORTES [City]		9822 [Zip C		("Property Address")

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.

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JEFF PRANGER / July abeth Pranger	- Borrowe
ELIZABETH PRANGER	- Borrowe

For An Individual Acting In His/Her Own Right: State of Was hing Ton
Coupty of 3 Lagit
On this day personally appeared before me
JEFF PRANGER
ELIZABETH PRANGER
(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 16 ^{et} day of 101 y 2015.
Witness my hand and notarial seal on this the 16th day of 1015, 2015
Signature
KUZMA MILITARIA KUZMA
Print Name: Tom Lyzman Notary Public
PUBLIC / S
OF WASHILLIAM
WAS WAS THE TOTAL OF THE PARTY
My commission expires: 4/16/2017
Loan Originator's Name: Mary Alice Vanlandingham NMLSR ID: 1337417
THEOREM, 1997-19

EXHIBIT A

Reference: 20151702100061

Account: XXX-XXX-XXX6590-1998

Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. LOT 17, "SKYLINE NO. 2", AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 59 AND 60, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT 17, SKYLINE NO. 2, SKAGIT COUNTY, WASHINGTON.