



201701200003

Skagit County Auditor

\$80.00

1/20/2017 Page

1 of

7 8:36AM

After Recording Return To:

After recording, return recording
information to: 201011300872

American Title, Inc.

PO Box 641010

Omaha, NE 68164-1010

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) HAROLD R. MCHARG AND JANIS HEADDING-MCHARG, 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 LOT 13, BRIDGEWATER ESTATES, PHASE I.

Assessor's Property Tax Parcel or Account Number 4626-000-013-0002

Reference Numbers of Documents Assigned or Released

After recording, return recording
information to: 2016 11 300872

American Title, Inc.
PO Box 641010
Omaha, NE 68164-1010

This instrument prepared by:
Wells Fargo Bank, N.A.
LARRY FRITZ
DOCUMENT PREPARATION
2324 OVERLAND AVE
BILLINGS, MT, 59102
866-537-8489

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SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20163270400005

ACCOUNT #: XXX-XXX-XXX6357-1998

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 28, 2016, together with all Riders to this document.

(B) "Borrower" is HAROLD R. MCHARG AND JANIS HEADDING MCHARG, 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 28, 2016. 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 SEVEN THOUSAND AND 00/100THS Dollars (U.S. \$47,000.00) 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 28, 2047.

(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]

LOT 13, BRIDGEWATER ESTATES, PHASE I.

which currently has the address of

_____ 13448 BRIDGEVIEW WAY _____
[Street]
MOUNT VERNON _____, Washington 98273 ("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.

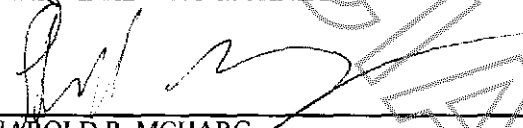
MASTER FORM DEED OF TRUST

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.


JANIS HEADDING-MCHARG

- Borrower


HAROLD R. MCHARG

- Borrower

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801

Loan Originator's Name: Latada Anna Marie Mae Howard
NMLSR ID: 969667

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

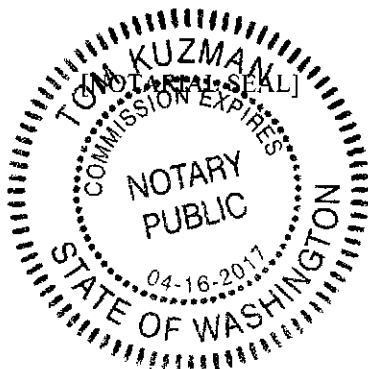
On this day personally appeared before me

JANIS HEADING-MCHARG

HAROLD R. MCHARG

(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 28 day of December, 2016.

Witness my hand and notarial seal on this the 28 day of December, 2016



Signature

Print Name:

Tom Kuzman
Notary Public

My commission expires:

4/16/2017



EXHIBIT A

Reference: 20163270400005

Account: XXX-XXX-XXX6357-1998

Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 13, "FINAL PLAT OF BRIDGE WATER ESTATES, PHASE I," AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 174 AND 175, RECORDS OF SKAGIT COUNTY, WASHINGTON. EXCEPT THAT PORTION DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF LOT 13, "FINAL PLAT OF BRIDGEWATER ESTATES, PHASE I," AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 174 AND 175, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE NORTH 89 DEGREES 40 MINUTES 37 SECONDS WEST ON THE SOUTH LINE OF SAID LOT 13 A DISTANCE OF 145.85 FEET; THENCE NORTH 00 DEGREES 25 MINUTES 35 SECONDS EAST A DISTANCE OF 5.07 FEET, MORE OR LESS, TO THE EXISTING FENCE; THENCE SOUTH 89 DEGREES 11 MINUTES 32 SECONDS EAST ALONG SAID FENCE A DISTANCE OF 145.85 FEET, MORE OR LESS, TO THE EAST LINE OF SAID LOT 13; THENCE SOUTH 00 DEGREES 25 MINUTES 35 SECONDS WEST A DISTANCE OF 3.80 FEET TO THE POINT OF BEGINNING. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. ABBREVIATED LEGAL: LOT 13, BRIDGEWATER ESTATES, PHASE I, SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY. Tax Map Reference : 4626-000-013-0002