



201709070040

Skagit County Auditor

\$81.00

9/7/2017 Page

1 of

7 2:12PM

After recording, return recording
information to: 2017 0722 0197

American Title, Inc.

PO Box 641010

Omaha, NE 68164-1010

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) CHRISTOPHER E. CARABINI AND MICHELLE R. CARABINI,
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: PTN. LOTS 6-8, BLK, 1001
NORTHERN PACIFIC ADD. TO ANA. (AKA LOT B, AFN #200502170145), MORE
PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A."

Assessor's Property Tax Parcel or Account Number P31715

Reference Numbers of Documents Assigned or Released

After recording, return recording
information to: 2017 0722 0184
American Title, Inc.
PO Box 641010
Omaha, NE 68164-1010

This instrument prepared by:
Wells Fargo Bank, N.A.
ROCHELLE FERGUSON
DOCUMENT PREPARATION
11601 N BLACK CANYON HWY
PHOENIX, AZ, 85029
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20171437100022

ACCOUNT #: XXX-XXX-XXX5023-1998

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 August 14, 2017, together with all Riders to this document.

(B) **"Borrower"** is CHRISTOPHER E. CARABINI AND MICHELLE R. CARABINI, 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 August 14, 2017. 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, TWO HUNDRED FOUR THOUSAND AND 00/100THS Dollars (U.S. \$204,000.00) 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 September 14, 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]

"ABBREVIATED LEGAL: PTN. LOTS 6-8, BLK. 1001 NORTHERN PACIFIC ADD. TO ANA. (AKA LOT B, AFN #200502170145), MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A."

which currently has the address of

_____ 3516 OAKES AVE _____
[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.



CHRISTOPHER E. CARABINI

- Borrower



MICHELLE R. CARABINI

- Borrower

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

Loan Originator's Name: Jeffrey Sean Nottingham
NMLSR ID: 1081802

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

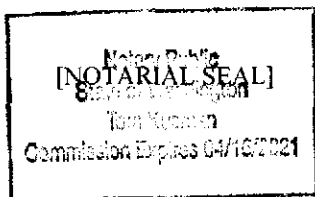
On this day personally appeared before me

CHRISTOPHER E. CARABINI

MICHELLE R. CARABINI

(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 14th day of August, 20 17.

Witness my hand and notarial seal on this the 14th day of August, 20 17



Signature [Signature]
Print Name: Tom Kueman
Notary Public

My commission expires: 4/16/2021



EXHIBIT A

Reference: 20171437100022

Account: XXX-XXX-XXX5023-1998

Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: BEGINNING AT THE SOUTHWEST CORNER OF THE EAST 1/2 OF LOT 8, BLOCK 1001, "NORTHERN PACIFIC ADDITION TO ANACORTES," AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 9, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE NORTH 20 DEGREES 17 MINUTES 36 SECONDS WEST ALONG THE WEST LINE OF SAID EAST 1/2 OF LOT 8 AND SAID WEST LINE EXTENDED A DISTANCE OF 261.65 FEET TO A POINT 15 FEET SOUTHEASTERLY, MEASURED AT RIGHT ANGLES FROM THE CENTERLINE OF THE RAILWAY OF SAID GREAT NORTHERN RAILWAY COMPANY, AS NOW LOCATED AND CONSTRUCTED; THENCE NORTH 79 DEGREES 48 MINUTES 36 SECONDS EAST, PARALLEL WITH SAID CENTERLINE AND 15 FEET DISTANT THEREFROM, A DISTANCE OF 55.86 FEET; THENCE SOUTH 20 DEGREES 17 MINUTES 36 SECONDS EAST A DISTANCE OF 72.17 FEET; THENCE NORTH 89 DEGREES 00 MINUTES 00 SECONDS EAST A DISTANCE OF 15.89 FEET; THENCE SOUTH 20 DEGREES 17 MINUTES 36 SECONDS EAST A DISTANCE OF 78.43 FEET; THENCE SOUTH 69 DEGREES 42 MINUTES 24 SECONDS WEST A DISTANCE OF 59.98 FEET; THENCE SOUTH 20 DEGREES 17 MINUTES 36 SECONDS EAST A DISTANCE OF 73.64 FEET; THENCE SOUTH 62 DEGREES 06 MINUTES 13 SECONDS EAST A DISTANCE OF 30.00 FEET; THENCE SOUTH 69 DEGREES 42 MINUTES 24 SECONDS WEST A DISTANCE OF 30.00 FEET TO THE POINT OF BEGINNING. TOGETHER WITH AN ACCESS AND UTILITIES EASEMENT OVER, UNDER AND THROUGH LOT B TO BENEFIT LOT A AND ORIGINAL LOTS 8, 9 AND 10 DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHWEST CORNER OF THE EAST 1/2 OF LOT 8, BLOCK 1001, "NORTHERN PACIFIC ADDITION TO ANACORTES," AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE NORTH 69 DEGREES 42 MINUTES 24 SECONDS EAST ALONG THE NORTH LINE OF OAKES AVENUE A DISTANCE OF 30.00 FEET; THENCE NORTH 62 DEGREES 06 MINUTES 13 SECONDS WEST A DISTANCE OF 30.00 FEET; THENCE NORTH 20 DEGREES 17 MINUTES 36 SECONDS WEST A DISTANCE OF 9.02 FEET; THENCE NORTH 81 DEGREES 04 MINUTES 44 SECONDS WEST A DISTANCE 5.73 FEET; THENCE NORTH 20 DEGREES 17 MINUTES 36 SECONDS WEST A DISTANCE OF 80.03 FEET; THENCE SOUTH 69 DEGREES 42 MINUTES 24 WEST A DISTANCE OF 5.00 FEET TO THE WEST LINE OF THE EAST 1/2 OF SAID LOT 8; THENCE SOUTH 20 DEGREES 17 MINUTES 36 SECONDS EAST A DISTANCE OF 114.20 FEET ALONG SAID WEST LINE TO THE POINT OF BEGINNING; (ALSO KNOWN AS LOT B OF THAT SURVEY RECORDED FEBRUARY 17, 2005, UNDER SKAGIT COUNTY AUDITORS FILE NO. 200502170145). TOGETHER WITH AN EASEMENT FOR RESIDENTIAL INGRESS AND EGRESS AS GRANTED BY THAT EASEMENT RECORDED DECEMBER 19, 2006, UNDER SKAGIT COUNTY AUDITORS FILE NO. 200612190123. ABBREVIATED LEGAL: PTN. LOTS 6-8, BLK, 1001 NORTHERN PACIFIC ADD. TO ANA. (AKA LOT B, APN #200502170145)