

Skagit County Auditor 11/22/2017 Page

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After recording, return recording information to: 2014 0914 0639 American Title, Inc. PO Box 641010 Omaha, NE 68164-1010

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) JOHN C. HOWELL AND ALELI R. HOWELL, TRUSTEES OF THE HOWELL FAMILY LIVING TRUST DATED SEPTEMBER 14, 2001

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 DESCRIPTION: UNIT 301, BUILDING A, THE CREST AT SUNSET COVE CONDOMINIUM, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.

Assessor's Property Tax Parcel or Account Number P117899

Reference Numbers of Documents Assigned or Released

After recording, return recording information to: 2017 0914 0639 American Title, Inc. PO Box 641010 Omaha, NE 68164-1010

This instrument prepared by: Wells Fargo Bank, N.A. MARY ANN COOK DOCUMENT PREPARATION 8505 IBM DR CHARLOTTE, NC, 28262 866-537-8489

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SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20172145700018

ACCOUNT #: XXX-XXX-XXX9915-1998

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 November 06, 2017, together with all Riders to this document.
- (B) "Borrower" is JOHN C. HOWELL AND ALELI R. HOWELL TRUSTEES OF THE HOWELL FAMILY LIVING TRUST DATED SEPTEMBER 14, 2001. 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, Stoux Falls, 5D 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 November 06, 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, FIVE HUNDRED THOUSAND AND 00/100THS Dollars (U.S. \$500,000.00) 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 December 06, 2047.

Property." (G) "Josan" 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) "Biders" means all Riders to this Security Instrument, plus interest. (I) "Master Form Deed of Trust" means applicable]: NA Ceasehold Rider X. Third Party Rider N/A Citer(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's File Number 200707120063 in Book n/a at Page n/a of the Official Records in the Office of the Auditor's File Number 200707120063. TRANSFER OF RIGHTS IN THE PROPERTY This Security Instrument, secures of 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 DESCRIPTION: UNIT 301, BOH-DING A, THE CREST AT SUNSET COVE CONDOMINIUM, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A. Which currently has the address of [Street] ANACORTES [Street] [City] [Ci	(F) "Property" means the property t	hat is described	below under the he	ading "Transfer of Rights in the
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1000 1100 WITH all the improvements now of nereatter elected on the property, and an cassaments	_ 	nprovements now	or hereafter erected of	on the property, and all easements.
appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be	appurtenances, and fixtures now or here	after a part of the	e property. All replac	ements 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.		nude any addition	nai property described	in Section 20 of the Master Form

WASHINGTON – SHORT FORM OPEN-END SECURITY INSTRUMENT WA107006, HCWF#1006v1 (8/15/2015) WA-107006-0315

(page 3 of 7 pages) Documents Processed 11-03-2017 14:30:45 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 little 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.

John C. Howell, Trustee of The Howell Family Living Trus 7
JOHN C. HOWELL, TRUSTEE OF THE HOWELL FAMILY LIVING TRUST
DATED SEPTEMBER 14, 2001 Pated September 14, 2001

ALELI R. HOWELL, TRUSTEE OF THE HOWELL FAMILY LIVING TRUST - Borrower - Borrower

DATED SEPTEMBER 14, 2001

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

Coan Originator's Name: Lillian Mae Fox NMLSRAD: 1175287

JOHN C. HOWELL, TRUSTEE OF THE HOWELL F	AMILY LIVING TRUST	DATED SEPTEMBER 14, 2001
ALELI R. HOWELL, TRUSTEE OF THE HOWELL	FAMILY LIVING TRUST	DATED SEPTEMBER 14, 2001
	,	
(here insert the name of grantor or grantors) to who executed the within and foregoing instruints (her or their) free and voluntary act and de hand and official seal this 6 day of work	nent, and acknowledged t	hat he (she or they) signed the same as
Witness my hand and notarial seal on this the		her, 2017
NOTARIAL SEALT	Signature	hymna
Notice State	Print Name:	Notary Public
Tem Nation of Commission Expense 64/12/0001		

My commission expires:

For An Individual Acting In His/Her Own Right: State of Washing Ton

On this day personally appeared before me

County of

For An Individual Trustee Borrower:
State of Washington
County of Skagi 4
On this day personally appeared before me JOHN C. HOWELL TRUSTEE OF THE HOWELL FAMILY LIVING TRUST DATED SEPTEMBER 14, 2001
ALELI R. HOWELL, TRUSTEE OF THE HOWELL FAMILY LIVING TRUST DATED SEPTEMBER 14, 2001
(here insert the name of grantor or grantors) to me known to be the Trustee for the Trust known as The Howe Family Living Foot and Sept. 14, 200 and who executed the within and foregoing instrument in his or her capacity as Trustee for the said trust, and that he (she or they) was/were authorized to do so in the trust instrument pursuant to which the said Trust was created, 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 6 day of November, 20 17. (Signature of officer and official seal below)
Witness my hand and notarial seal on this the 6 day of Vovember, 2017
Signature
[NOTARIAL SEAL] Print Name: Tom Kuzman Notary Public
Putro Piero Survivi in Tigen Frank Tigh Commission Survivi (2002)
My commission expires: $\frac{4/16/2021}{}$

EXHIBIT A

Reference: 20172145700018

Account: XXX-XXX-XXX9915-1998

Legal Description:

THE FOLLOWING DESCRIBED REAL PROPERTY IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LEGAL: UNIT A-301, THE CREST AT SUNSET COVE CONDOMINIUM, A CONDOMINIUM, ACCORDING TO THE DECLARATION THEREOF RECORDED MAY 4, 2006, UNDER AUDITORS FILE NUMBER 200605040035, AND AMENDED MAY 25, 2006, UNDER AUDITORS FILE NO. 200605260013, RECORDS OF SKAGIT COUNTY, WASHINGTON AND SURVEY MAP AND PLANS THEREOF RECORDED MAY 4, 2006 UNDER AUDITORS FILE NUMBER 200605040034, RECORDS OF SKAGIT COUNTY WASHINGTON. ABBREVIATED LEGAL DESCRIPTION: UNIT 301, BUILDING A, THE CREST AT SUNSET COVE CONDOMINIUM.

Reference Number:

20172145700018

Account Number:

XXX-XXX-XXX9915-1998

Wells Fargo Bank, N. A.

THIRD PARTY RIDER

THIS THIRD PARTY RIDER is made on November 06, 2017 is incorporated into and shall be deemed to amend and supplement the Moltgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned Trustee(s) to secure the Debt Instrument from JOHN C HOWELL, ALELI R HOWELL, (individually and collectively referred to as the "Debtor") to Wells Fargo Bank, N. A. (the "Lender") of the same date and covering the property described in the Security Instrument (the "Property") and located at:

2428 SUNDOWN CT UNIT 301, ANACORTES, WA 98221 [Property Address]

In addition to the covenants and agreements made in the Security Instrument, the undersigned Trustee(s) and Lender further covenant and agree as follows:

With respect to the HOWELL FAMILY LIVING TRUST (the "Trust"), the Security Instrument constitutes a third party mortgage/deed of trust and grant of security interest by the undersigned as Trustee(s) of said Trust in the Property to secure the Debt Instrument of the Debtor to the Lender.

Consequently, references in the Security Instrument to "Borrower" refer to the undersigned Trustee(s) and the Debtor if the context in which the term is used so requires. Without limiting the generality of the foregoing, the use of the term "Borrower" in the context of warranties, representations and obligations pertaining to the Property shall refer to the undersigned Trustee(s). The use of the term "Borrower" in the context of the requirements under the Debt Instrument shall refer to the Debtor.

Except with respect to the obligation(s) of the undersigned as individuals, and not as Trustee(s), with respect to the Debt Instrument before the date first set forth herein above and the obligation(s) of the undersigned as individuals with respect to the Debt Instrument prior to the transfer of the Property into the Trust, the Trust and the undersigned, as Trustee(s), are not liable for the debt evidenced by the Debt-Instrument and are a party hereunder only insofar as their interest in the Property is made subject to the Security Instrument.

Further, revocation of the Trust, transfer of the Property by the Trust, or death of any Debtor shall constitute an event of default under the Security Instrument.

3rd Party Rider, HE101137 HCWF#132.v10 (8/16/14)

Documents Processed 11-03-2017 14:30:44

-	Third Party Rider.			
-	John C. Howell, 7.	mote of The Howell 7	Family Living Trus	+
	JOHN CHOWELL, TRUSTEE OF	F THE HOWELL FAMILY LIVING TRU!	ST . DATED SEPTEMBER	
	14, 2001	F THE HOWELL FAMILY LIVING TRUE	ated September 1	4,2001
	Salek Hall, Tom	The Howell Family Living Tru	ind Librations tald	Sept 14,20
/	ALELI R. HOWELL, TRUSTEE O	F THE HOWELL FAMILY LIVING TRU	JST DATED SEPTEMBER	. 140
•	14, 2001			

By signing below, the undersigned Trustee(s) accept(s) and agree(s) to the terms and provisions contained in this

Attach this Rider to the Security Instrument before Recording

Loan Originator's Name: Lillian Mae Fox NMLSR ID: 1175287

3rd Party Rider, HE101137 HCWF#132.v10 (8/16/14)

HE-101137-0314



2/2 Documents Processed 11-03-2017 14:30:44