

Skagit County Auditor 2/12/2018 Page

1 of

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After recording, return recording information to: 2014 1204 0718

American Litle, Inc.
PO Box 641010

Omaha, NE 68164-1010

# SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) JENNIKER L. SHAPANUS, UNMARRIED

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: S 210 FT, LT 19, BLK 136, FIRST ADDITION TO BURLINGTON PLAT VOL. 3, PG 11, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A."

Assessor's Property Tax Parcel or Account Number P72345

Reference Numbers of Documents Assigned or Released

After recording, return recording information to: 2017 12017 04/8 American Title, Inc. PO Box 641010 Omaha, NE 68164-1010

This instrument prepared by:
Wells Fargo Bank, N.A.
ANITA GAYLE RYNARD
DOCUMENT PREPARATION
9600 NE CASCADES PARKWAY 400
PORTLAND, OR, 97220
866-537-8489

## Space Above This Line For Recording Datal

# SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20173160012656

ACCOUNT #: XXX-XXX-XXX6018-1998

#### **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 Lanuary 22, 2018, together with all Riders to this document.
- (B) "Borrower" is <u>JENNIFER L. SHAPANUS</u>, <u>UNMARRIED</u>. Dorrower 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, 3D 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 January 22, 2018. 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 THOUSAND AND 00/100THS Dollars (U.S. \$40,000.00) 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 February 22, 2048.

Stage   Stag	(F) "Property" means the property the	iat is describe	d below under the he	ading "Transfer	of Rights in the
principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt instrument, and 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 Lossebold Rider  N/A Directed By Borrower [mark as applicable]:  N/A Other(*) [specity]  N/A  (I) "Master Form Deed of Trast" means the Master Form Open-End Deed of Trust dated June 14, 2007, and recorded on July 12, 2002) as Abdition's File Number 200707120063 in Book n/a at Page n/a of the Official Records in the Office of the Addron 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 indebtodness 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 first, with power of sale, the following described property located in the  County  [Street]  Skagit  [Name of Recording Jurisdiction]  "ABBREVIATED LEGAL: S 210 FT, LT 19, BLK 136, [JiRST ADDITION TO BURLINGTON PLAT VOL. 3, PG 11, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A."  Which currently has the address of Igin 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 becovered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the	Property," (6) "Yoan" means all amounts owed n	ow or hereafte	r under the Debt Instru	ment including	without limitation
(H) "Niders" 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 Dark Borrower [mark as applicable]:  N/A Dark Park, Rider N/A Other(s) [specify]  (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 Araditor's File Number 200707120063 in Book n/a at Page n/a of the Official Records in the Office of the Auditor's Kaeti 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-separed by shis Security Instrument; and (ii) the performance of Borrower covenants and agreements under this Security Instrument and the Debt Instrument. For this purpose, Borrower irrevocably grants and conveys to Trustee, in frust, with power of sale, the following described property located in the  County  [Insect of Recording Jurisdiction]  ABBREVIATED LEGAL: S 210 FT, LT 19, BLK 136, BIRST ADDITION TO BURLINGTON PLAT VOL. 3, PG 11, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A."  Which currently has the address of [Street]  BURLINGTON (Washington Page 333 ("Property Address"): [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 evered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the	principal, interest, any prepayment cha	arges, late cha	arges and other fees a	and charges due	under the Debt
N/A Third Party Rider N/A Other(s) Ispecify]  (1) "Master Form Deed of Trust dated June 14, 2007, and recorded on July 12, 2007; as Abditor'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 by THE PROPERTY  This Security Instruments 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 to finish power of sale, the following described property located in the  County	(H) "Riders" means all Riders to this S	ecurity Instrum		y Borrower. The	following Riders
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[Name of Recording Jurisdiction]  [Name		N/A			
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which currently has the address of    1375 EAST FAIRHAVEN AVE.	[Type of Recording Jurisdiction]		[Name of Recording J	lurisdiction]	
BURLINGTON   [Street]   98233 ("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					ON PLAT VOL.
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Deed of Trust.	covered by this Security Instrument. A "Property." The Property shall also inch	All of the fore	egoing is referred to in	n this Security I	nstrument as the

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

(page 3 of 6 pages) Documents Processed 01-17-2018 11:00:07 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.

JENNIFER L. SHAPANUS

- Borrower

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

Loan Originator's Name: Charissa Grace Grennell NMLSR ID: 1647543

For An Individual Acting In His/Her Own Right: State of WOSNINGTON	
County of SKOGIT	
On this day personally appeared before me	
JENNIFER L. SHAPANUS	
	<i></i>
who executed the within and foregoing instrument, his (her or their) free and voluntary act and deed of	known to be the individual, or individuals described in and and acknowledged that he (she or they) signed the same as in the uses and purposes therein mentioned. Given under my
hand and official seal this 32 day of Januaco	, 20 18.
<u>~</u>	
Witness my hand and notarial seal on this the	day of January, 2018
	Quality M Huyman
INQTARIAL SEALL	
	Print Name: Jud Royal Eurman
PUBLIC /S	Notary Rublic
My commission expires: 03/01/2018	

### **EXHIBIT A**

Reference: 20173160012656

Account: XXX-XXX-XXX6018-1998

## Legal Description:

ALL THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, TO-WIT: THE SOUTH 210 FEET OF LOT 19, BLOCK 136, "FIRST ADDITION TO BURLINGTON", ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3 OF PLATS PAGE 11, RECORDS OF SKAGIT COUNTY, WASHINGTON; EXCEPT THE EAST 110 FEET THEREOF. ABBREVIATED LEGAL: S 210 FT, LT 19, BLK 136, FIRST ADDITION TO BURLINGTON PLAT VOL. 3, PG 11. APN: P72345

Exhibit A, HE101033 CDP.V1 07/2004 HE-101033-082214

7/1 Documents Processed 01-17-2018 11:00:07