



201802130082

RECORDING REQUESTED BY  
LAWYERS TITLE

Skagit County Auditor  
2/13/2018 Page

1 of 8 \$82.00  
1:30PM

After Recording Return To:  
Wells Fargo Bank, N.A.  
Attn: Document Mgt.  
P.O. Box 31557  
MAC B6955-013  
Billings, MT 59107-9900

CH 27590397

**SHORT FORM OPEN-END DEED OF TRUST**

Trustor(s) THEODORE A JOHNSON AND SOFIA ENCARNACION JOHNSON,  
HUSBAND AND WIFE

Trustee(s) ~~Wells Fargo Financial National Bank~~  
CHICAGO TITLE INSURANCE COMPANY

Beneficiary Wells Fargo Bank, N.A. 101 North Phillips Avenue, Sioux Falls, SD 57104

Legal Description LOT 22, DEWEY BEACH ADDITIONAL VOL 6 PAGE 17  
SKAGIT COUNTY STATE OF WASHINGTON, MORE PARTICULARLY  
DESCRIBED IN THE ATTACHED EXHIBIT A

Assessor's Property Tax Parcel or Account Number P65002

Reference Numbers of Documents Assigned or Released

After Recording Return to:  
Wells Fargo Bank, N.A.  
Attn: Document Mgt.  
P.O. Box 31557  
MAC B6955-013  
Billings, MT 59107-9900

This instrument prepared by:  
Wells Fargo Bank, N.A.  
RUBEN AVILA  
DOCUMENT PREPARATION  
1150 W WASHINGTON ST  
TEMPE, AZ, 85281-1480  
866-537-8489

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## SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20173493400001

ACCOUNT #: XXX-XXX-XXX1492-1998

### 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 February 08, 2018, together with all Riders to this document.

(B) "Borrower" is THEODORE A JOHNSON AND SOFIA ENCARNACION JOHNSON, 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 February 08, 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, ONE HUNDRED FIFTY THOUSAND AND 00/100THS Dollars (U.S. \$150,000.00) 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 March 08, 2048.

\* CHICAGO TITLE INSURANCE COMPANY  
701 5TH AVENUE, SUITE 1800, SEATTLE, WA 98104

(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 22, DEWEY BEACH ADDITIONAL VOL 6 PAGE 17 SKAGIT COUNTY STATE OF WASHINGTON, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A

which currently has the address of

\_\_\_\_\_ 15289 DECEPTION RD \_\_\_\_\_  
[Street]  
ANACORTES, Washington 98221-0000 ("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.

  
\_\_\_\_\_  
THEODORE A JOHNSON - Borrower

  
\_\_\_\_\_  
SOFIA ENCARNACION JOHNSON - Borrower

## ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of Los Angeles )

On February 8, 2018 before me, Linh V. Nguyen, Notary Public  
(insert name and title of the officer)

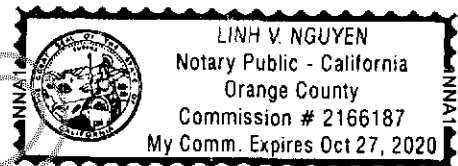
personally appeared Theodore A. Johnson and Sofia Encarnacion Johnson  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) ~~is~~/are subscribed to the within instrument and acknowledged to me that ~~he~~/she/they executed the same in ~~his~~/her/their authorized capacity(ies), and that by ~~his~~/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *Linh V. Nguyen*

(Seal)



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

Loan Originator's Name: KATHLEEN NIEMCZYK

NMLSR ID: 433497

UNOFFICIAL DOCUMENT

For An Individual Acting In His/Her Own Right:

State of \_\_\_\_\_

County of \_\_\_\_\_

On this day personally appeared before me

THEODORE A JOHNSON

SOFIA ENCARNACION JOHNSON

(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 \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

Witness my hand and notarial seal on this the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_

\_\_\_\_\_  
Signature

[NOTARIAL SEAL]

\_\_\_\_\_  
Print Name:

Notary Public

My commission expires: \_\_\_\_\_



**Exhibit A**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, AND IS DESCRIBED AS FOLLOWS:

LOT 22, "DEWEY BEACH ADDITION" AS PER PLAT RECORDED IN VOLUME 6 OF PLATS, PAGE 17, RECORDS OF SKAGIT COUNTY, WASHINGTON.

TOGETHER WITH TIDELANDS OF THE SECOND CLASS SITUATE IN FRONT OF, ADJACENT TO AND ABUTTING UPON SAID LOT.

Parcel ID: P65002

Commonly known as 15289 DECEPTION RD, Anacortes, WA 98221-8210  
However, by showing this address no additional coverage is provided

ABBREVIATED LEGAL: LOT 22, "DEWEY BEACH ADDITION" VOL. 6, PAGE 17, SKAGIT COUNTY, STATE OF WASHINGTON.