

Skagit County Auditor

\$81.00

2/21/2018 Page

1 of

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After recording, return recording information to: 2018 0123 0680 American Title, Inc.
PO Box 641010
Omaha, NE 68164-1010

# SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) WILLIAM C. LANGWORTHY AND MARGARET A. LANGWORTHY, 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: LOT 20, PARK RIDGE II, DIVI. II, PLATS VOL. 15 PGS 187 & 188 MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.

Assessor's Property Tax Parcel or Account Number P105901

Reference Numbers of Documents Assigned or Released

After recording, return recording information to: 2018 0123 0680 American Title, Inc. PO Box 641010 Omaha, NE 68164-1010

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

### [Space Above This Line For Recording Data]

# SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20180170014045

ACCOUNT #: XXX-XXX-XXX8866-1998

#### **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 January 31, 2018, together with all Riders to this document.
- (B) "Borrower" is WILLIAM C. LANGWORTHY AND MARGARET A. LANGWORTHY, 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, 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 31, 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 THOUSAND AND 00/100THS Dollars (U.S. \$100,000.00) 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 29, 2048.

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MOUNT VERNON , Washington 98274 ("Property Address")  [City] [Zip Code]	MOUNT VERNON , Washington 98274 ("Property Address	
[City] [Zip Code]	7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	
	[ - ' ] ]	es").
TOGETHER WITH all the improvements now or hereafter erected on the property and all assamon	TOGETHER WITH all the improvements now or hereafter erected on the property, and all ease	ess"):

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

(page 3 of 6 pages) Documents Processed 01-29-2018 11:08:33 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.

WILLIAM C. LANGWORDEY

- Borrower

Margaret A. Langworthy

- Borrower

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

Loan Originator's Name: Terry Joseph Pint NMLSR ID: 778720

For An Individual Acting In His/Her Own Right:
state of washington
County of Skaai t
On this day personally appeared before me
WILLIAM C. LANGWORTHY
MARGARET A. LANGWORTMY
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 as is (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my land and official seal this 31 st.
Witness my hand and notarial seal on this the 315+ day of January, 2018  Yellbander
Signature (
[NOTARIAL SEAL] Yael Hexander
Print Name: Yas Alexander
Notary Public  State of Washington  YAEL ALEXANDER  Commission Expires 11-04-2020

My commission expires: 11 - 04 - 20 20

### **EXHIBIT A**

Reference: 20180170014045

Account: XXX-XXX-XXX8866-1998

## Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 20, "PARK RIDGE, DIVISION II," AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 187 AND 188, RECORDS OF SKAGIT COUNTY, WASHINGTON, ABBREVIATED LEGAL: LOT 20, PARK RIDGE II, DIVI. II, PLATS VOL. 15 PGS 187 & 188.

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

Documents Processed 01-29-2018 11:08:32