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08/31/2018 11:10 AM Pages: 1 of 6 Fees: \$105.00 Skagit County Auditor

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3700885-04

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) RANDY L. BOUCHER AND ANN M. BOUCHER, 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: TRACT 4, SP NO. MV-5-76, SEC. 15, T34N, R4E, W.M., PTN. LOTS 8 AND 9. MONTE VISTA TERRACE ADD. TO SKAGIT CO., WA, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A."

Assessor's Property Tax Parcel or Account Number P67490

Reference Numbers of Documents Assigned or Released

After Peterding 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. KAREN T CAVARETTA 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 #: 20182150010451 ACCOUNT #: XXX-XXX7415-1998

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 <u>August 18, 2018</u>, together with all Riders to this document.
- **(B)** "Borrower" is RANDY L. BOUCHER AND ANN M. BOUCHER, 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 18, 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, FIFTY THOUSAND AND 00/100THS Dollars (U.S. \$ 50,000.00) 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 18, 2048.
- (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

(page 2 of 5 pages) Documents Processed 08-15-2018 16:26:10

WASHINGTON – SHORT FORM OPEN-END SECURITY INSTRUMENT WA107006, HCWF#1006v1 (2/10/2018) WA-10/508-0118

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.

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all future advances,

TRANSFER OF RIGHTS IN THE PROPERTY

| renewals, extensions and modifications of t when no indebtedness is currently secured to covenants and agreements under this Securi- irrevocably grants and conveys to Trustee. in in the | by this Security Instrument | ity Instrument; at and the Debt In | nd (ii) the pert strument. For | formance of Borrower's this purpose, Borrower |
|---|--------------------------------------|------------------------------------|-----------------------------------|---|
| County | of | Ska | git | : |
| [Type of Recording Jurisdiction] | | [Name of Record | ing Jurisdictio | n] |
| "ABBREVIATED LEGAL: TRACT 4, SP N MONTE VISTA TERRACE ADD, TO SK A ATTACHED EXHIBIT A." | | | | |
| which currently has the address of | | | | |
| 4806 MONTE VISTA PL | and annual state or a sure or a sure | | | |
| | [Stre | et] | | |
| MOUNT VERNON [City] | | Washington | 98273 [Zip Code] | ("Property Address"): |
| | | | | |

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.

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- Borrower

- 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.

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

Loan Originator's Name: Kaisy Sirel NMLSR ID: 1585860

| For An Individual Acting In His/Her Own Right: State of |
|--|
| County of SRAG!+ |
| On this day personally appeared before me RANDY L. BOUCHER |
| ANN M. BOUCHER |
| |
| |
| (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 2/5 day of 14 ugus+, 20/6. |
| Witness my hand and notarial seal on this the 21st day of August. 2018 ARUL KL Signature |
| [NOTARIAL SEAL] Robert Russell With Print Name: Notary Public |
| Notary Public State of Washington ROBERT RUSSELL KIHM My Appointment Expires Aug 31, 2019 |
| My commission expires: $08/31/2019$ |
| |

EXHIBIT A

Reference: 20182150010451 Account: XXX-XXX7415-1998

Legal Description:

THE FOLLOWING LANDS AND PROPERTY, TOGETHER WITH ALL IMPROVEMENTS LOCATED THEREON, LYING IN SKAGIT COUNTY, WA TO WIT: TRACT 4, OF SHORT PLAT NO. MV 5-76, LOCATED IN SECTION 15, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M., APPROVED JANUARY 23, 1976. AND RECORDED IN VOLUME 1 OF SHORT PLATS, PAGES 102, UNDER AUDITORS FILE NO. 829860, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING A PORTION OF LOTS 8 AND 9, MONTE VISTA TERRACE ADDITION TO SKAGIT COUNTY, WASHINGTON, AS PER PLAT RECORDED IN VOLUME 8 OF PLATS, PAGES 20 AND 21, RECORDS OF SKAGIT COUNTY, WASHINGTON, EXCEPT MINERAL RIGHTS RESERVED IN DEED RECORDED SEPTEMBER 24, 1900, IN VOLUME 41 OF DEEDS, PAGE 291. ABBREVIATED LEGAL: TRACT 4, SP NO. MV-5-76, SEC. 15, T34N, R4E, W.M., PTN. LOTS 8 AND 9, MONTE VISTA TERRACE ADD. TO SKAGIT CO., WA. THIS BEING THE SAME PROPERTY CONVEYED TO RANDY L. BOUCHER AND ANN M. BOUCHER, HUSBAND AND WIFE, BY DEED FROM ANDREW HUNTER AND HALLIE KOENIG, HUSBAND AND WIFE, DATED 03/29/2010 AND RECORDED ON 04/01/2010 IN INSTRUMENT NO. 201004010102, IN THE SKAGIT COUNTY RECORDERS OFFICE. PARCEL NO. P67490