



201810030051

10/03/2018 01:40 PM Pages: 1 of 6 Fees: \$105.00
Skagit County Auditor

Recording requested by & return to:
American Title, Inc.
PO Box 641010
Omaha, NE 68164-1010
ATI#: 2018 0826 1026

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) TODD HATCH AND DOROTHY HATCH, 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: LT 14 TO 26, BLK 187, MAP OF FIDALGO CITY, PLAT V 2 PG 113 AND 114, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A."

Assessor's Property Tax Parcel or Account Number P73287

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.
MARK HANSELER
DOCUMENT PREPARATION
9600 NE CASCADES PKWY. 4TH FLR
PORTLAND, OR, 97720
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20182180021975

ACCOUNT #: XXX-XXX-XXX3437-1998

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 September 14, 2018, together with all Riders to this document.
- (B) "**Borrower**" is TODD HATCH AND DOROTHY HATCH, 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 September 14, 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, 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 October 14, 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 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]

"ABBREVIATED LEGAL: LT 14 TO 26, BLK 187, MAP OF FIDALGO CITY, PLAT V 2 PG 113 AND 114, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A."

which currently has the address of
15259 GIBRALTER RD

_____ [Street]
ANACORTES, Washington 98221 ("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.

Todd R Hatch

TODD HATCH

- Borrower

Dorothy D. Hatch

DOROTHY HATCH

- Borrower

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

Loan Originator's Name: Christopher Paul Montano
NMLSR ID: 1366957

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me

TODD HATCH

DOROTHY HATCH

(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 14 day of Sept, 2018.

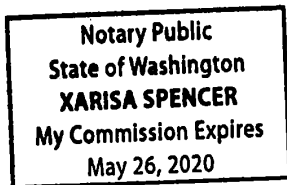
Witness my hand and notarial seal on this the 14 day of Sept 2018

Xarisa Spencer
Signature

Xarisa Spencer
Print Name:

Notary Public

[NOTARIAL SEAL]



My commission expires: 5/26/2020

EXHIBIT A

Reference: 20182180021975

Account: XXX-XXX-XXX3437-1998

Legal Description:

THE REAL PROPERTY IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: THAT PORTION LOTS 14 TO 26, INCLUSIVE, BLOCK 187, "MAP OF FIDALGO CITY, SKAGIT CO., WASHINGTON," AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGES 113 AND 114, RECORDS OF SKAGIT COUNTY, WASHINGTON, AND THE VACATED SOUTH 25 FEET OF 2ND STREET ADJOINING SAID LOT 26, AND OF THE VACATED EAST 24 FEET OF WASHINGTON STREET, ADJOINING SAID LOTS, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT THAT IS 25 FEET NORTH AND 24 FEET WEST OF THE NORTHWEST CORNER OF SAID LOT 26; THENCE SOUTH, PARALLEL TO THE WEST LINE OF SAID BLOCK 187 AND ITS NORTHERLY EXTENSION 90 FEET; THENCE SOUTHEASTERLY TO A POINT ON THE NORTH LINE OF SAID LOT 22 THAT IS 27 FEET EAST OF ITS NORTHWEST CORNER; THENCE SOUTH, PARALLEL TO THE WEST LINE OF SAID BLOCK 187, TO THE SOUTH LINE THEREOF; THENCE EAST ALONG THE SOUTH LINE OF SAID BLOCK 187 TO THE POINT THAT IS 9 FEET WEST OF THE WEST LINE OF THE ALLEY RUNNING THROUGH SAID BLOCK; THENCE NORTH, PARALLEL TO SAID WEST LINE OF ALLEY, TO A POINT THAT IS 25 FEET NORTH OF THE NORTH LINE OF SAID BLOCK 187; THENCE WEST TO THE POINT OF BEGINNING, EXCEPT THAT PORTION THEREOF LYING BELOW THE MEANDER LINE OR THE LINE ORDINARY HIGH TIDE, WHICH EVER IS FARTHEST OUT. ALSO EXCEPT, THAT PORTION OF LOTS 22 AND 23, BLOCK 187, "MAP OF FIDALGO CITY, SKAGIT CO., WASHINGTON," AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGES 113 AND 114, RECORDS OF SKAGIT COUNTY, WASHINGTON, AND OF THE VACATED EAST 24 FEET OF WASHINGTON STREET ADJOINING SAID BLOCK 187, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT THAT IS 90 FEET SOUTH FROM A POINT LOCATED 24 FEET WEST AND 25 FEET NORTH OF THE NORTHWEST CORNER OF LOT 26, SAID BLOCK 187; THENCE SOUTHEASTERLY TO A POINT ON THE NORTH LINE OF SAID LOT 22 THE IS 27 FEET EAST OF THE NORTHWEST CORNER OF LOT 22; THENCE SOUTH PARALLEL TO THE WEST LINE OF BLOCK 187, 18.69 FEET; THENCE NORTHWESTERLY TO THE POINT OF BEGINNING. ABBREVIATED LEGAL: LT 14 TO 26, BLK 187, MAP OF FIDALGO CITY, PLAT V 2 PG 113 AND 114. APN: P73287