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10/17/2018 02:34 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 0806 0336

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) MICHAEL P. DONALDSON AND NEDRA K. DONALDSON, 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: PTN, SE, NW, SW, NE, S-34N-3E, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.

Assessor's Property Tax Parcel or Account Number P21129

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.
KAREN SHARE WITCHER
DOCUMENT PREPARATION
7711 PLANTATION ROAD
ROANOKE, VA, 24019
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20181980028430

ACCOUNT #: XXX-XXX-XXX2399-1998

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 21, 2018, together with all Riders to this document.

(B) **"Borrower"** is MICHAEL P. DONALDSON AND NEDRA K. DONALDSON, 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 21, 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 TWO HUNDRED TWELVE THOUSAND AND 00/100THS Dollars (U.S. \$ 212,000.00) 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 21, 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: PTN, SE, NW, SW, NE, 5-34N-3E, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.

which currently has the address of
13355 EGBERS KALSO RD

[Street]
MOUNT VERNON, Washington 98273 ("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.

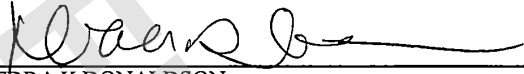
BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower warrants and will defend generally 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.


MICHAEL P DONALDSON - Borrower


NEDRA K DONALDSON - Borrower

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

Loan Originator's Name: Jason Cornel Morgan
NMLSR ID: 1707155

WASHINGTON – SHORT FORM OPEN-END SECURITY INSTRUMENT
WA107006, HCWF#1006v1 (2/10/2018) WA-107006-0118

(page 4 of 5 pages)
Documents Processed 09-21-2018 09:26:48

For An Individual Acting In His/Her Own Right:
State of Washington

County of Skingit

On this day personally appeared before me

MICHAEL P DONALDSON

NEDRA K DONALDSON

(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 21st day of September, 20 18.

Witness my hand and notarial seal on this the 21st day of September, 2018

Notary Public
[NOTARIAL SEAL]
State of Washington
Benjamin Delmoe
Commission Expires 08-11-2021

Signature

Print Name:

Notary Public

My commission expires: 08-11-2021

EXHIBIT A

Reference: 20181980028430

Account: XXX-XXX-XXX2399-1998

Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON: THAT PORTION OF THE FOLLOWING DESCRIBED PROPERTY LYING NORTHEASTERLY OF THE BASE OF THE HILL COMMONLY KNOWN AS "BAYVIEW RIDGE," IN THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 AND THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4, ALL IN SECTION 5, TOWNSHIP 34 NORTH, RANGE 3 EAST, W.M: BEGINNING AT THE NORTHWEST CORNER OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SAID SECTION 5; THENCE SOUTH 89 DEGREES 17 MINUTES 40 SECONDS EAST THONG THE NORTH LINE THEREOF, A DISTANCE OF 237.58 FEET; THENCE SOUTH 0 DEGREES 41 MINUTES 15 SECONDS WEST, A DISTANCE OF 632.53 FEET; THENCE NORTH 89 DEGREES 18 MINUTES 45 SECONDS WEST, A DISTANCE OF 323.14 FEET; THENCE NORTH 0 DEGREES 41 MINUTES 15 SECONDS EAST, A DISTANCE OF 414.05 FEET; THENCE NORTH 89 DEGREES 18 MINUTES 45 SECONDS WEST, A DISTANCE OF 347.60 FEET; THENCE SOUTH 59 DEGREES 46 MINUTES 48 SECONDS WEST, A DISTANCE OF 365.97 FEET, MORE OR LESS, TO THE BASE OF THE HILL COMMONLY KNOWN AS "BAYVIEW RIDGE;" THENCE NORTH 34 DEGREES 10 MINUTES 46 SECONDS WEST ALONG THE BASE OF THE HILL, A DISTANCE OF 495.49 FEET, MORE OR LESS, TO THE INTERSECTION THEREOF WITH THE NORTH LINE OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SAID SECTION 5; THENCE SOUTH 89 DEGREES 18 MINUTES 45 SECONDS EAST ALONG THE NORTH LINE OF SAID SOUTHEAST OF THE NORTHWEST 1/4, DEPARTING FROM THE BASE OF THE HILL, A DISTANCE OF 1030.41 FEET, MORE OR LESS, TO THE POINT OF BEGINNING, EXCEPT THEREFROM ALL AS-BUILT AND EXISTING COUNTY ROADS; AND EXCEPT THE COUNTY ROAD, IF ANY, PURSUANT TO PETITION DATED MARCH 26, 1880 PRESENTED TO THE WHATCOM COUNTY BOARD OF COMMISSIONERS FOR THE ESTABLISHMENT OF THE BAY VIEW AND SKAGIT RIVER ROAD; AND ALSO EXCEPT THE EGBERS KALSO ROAD IN THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SAID SECTION 5 FORMERLY KNOWN AS THE BAY VIEW AND SKAGIT RIVER ROAD NO. 31230; AND ALSO EXCEPT DIKING DISTRICT NO. 8 RIGHT-OF-WAY AS CONDEMNED IN SKAGIT COUNTY SUPERIOR COURT CAUSE NO. 2865; AND ALSO EXCEPT DRAINAGE DISTRICT NO. 19 RIGHT-OF-WAY AS CONDEMNED IN SKAGIT COUNTY SUPERIOR COURT CAUSE NO. 8889. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. ABBREVIATED LEGAL: PTN, SE, NW, SW, NE, 5-34N-3E APN: P21129