



233197

Requested by/Return to:  
Title365 (Omaha)  
11010 Burdette Street  
PO Box 641010  
Omaha, NE 68164  
Curt Rogers

### SHORT FORM OPEN-END DEED OF TRUST

**Trustor(s)** Curt D. Rogers and Kristin A. Rogers, 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 LOTS 1-5, BLK 1, NORTHERN PACIFIC  
ADDITION, more particularly described in the attached exhibit A.

**Assessor's Property Tax Parcel or Account Number** P58135

**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.  
REGINA M.MURPHY  
DOCUMENT PREPARATION  
9600 NE CASCADES PKWY STE 300  
PORTLAND , OR, 97220 6837  
866-537-8489

[Space Above This Line For Recording Data]

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

REFERENCE #: 89843171

ACCOUNT #: XXX-XXX-XXX4105-1998

**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 October 10, 2019 , together with all Riders to this document.
- (B) "**Borrower**" is Curt D. Rogers and Kristin A. Rogers, 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 October 10, 2019 . 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, FOUR HUNDRED THOUSAND AND 00/100THS Dollars (U.S. \$ 400,000.00 ) 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 November 10, 2049 .
- (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

(D) "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 LOTS 1-5, BLK 1, NORTHERN PACIFIC ADDITION, more particularly described in the attached exhibit A.

which currently has the address of  
2504 OAKES AVE

[Street]  
ANACORTES, Washington 98221-1313 ("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.

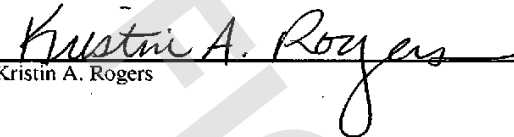
BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower warrants and will defend generally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

  
Curt D. Rogers 10/10/19  
- Borrower

  
Kristin A. Rogers  
- Borrower

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

Loan Originator's Name: Patricia Caballero  
NMLSR ID: 1574730

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

(page 4 of 5 pages)  
Documents Processed 10-08-2019 16:33:50

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

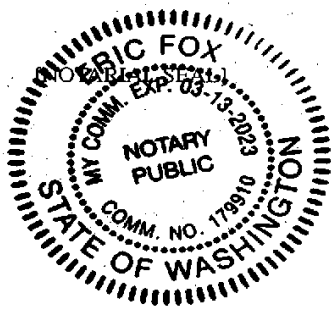
On this day personally appeared before me

Curt D. Rogers

Kristin A. Rogers

(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 10<sup>th</sup> day of Oct, 2019.

Witness my hand and notarial seal on this the 10<sup>th</sup> day of Oct., 2019



Eric Fox  
Signature

Print Name: ERIC FOX  
Notary Public

My commission expires: 03-13-23

## EXHIBIT A

Reference: 89843171

Account: XXX-XXX-XXX4105-1998

**Legal Description:**

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON: PARCEL A: LOTS 1, 2, 3, 4 AND THE EAST HALF OF LOT 5, BLOCK 1 OF THE NORTHERN PACIFIC ADDITION TO THE CITY OF ANACORTES, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 2 OF PLATS, PAGE 9, RECORDS OF SKAGIT COUNTY, WASHINGTON. PARCEL B: THAT PORTION OF THE FOLLOWING DESCRIBED TRACT RR WHICH LIES BETWEEN THE NORTHWESTERLY EXTENSIONS OF THE SOUTHWESTERLY AND NORTHEASTERLY LINES OF THAT CERTAIN TRACT OF LAND CONVEYED TO RAYMOND D. TURNER, ET UX, BY THAT CERTAIN QUIT CLAIM DEED RECORDED JULY 6, 1988, AS AUDITORS FILE NO 8807060063, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON. TRACT RR: TRACTS 1 AND 2, PLATE 7 IN SECTION 14; TOWNSHIP 35 NORTH, RANGE 1 EAST OF THE WILLAMETTE MERIDIAN, AND ALL THAT PART OF TRACT 1 PLATE 7 IN SECTION 23, TOWNSHIP 35 NORTH, RANGE 1 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT THE INITIAL POINT OF SAID TRACT 1 OF SECTION 23; THENCE WEST 305 FEET; THENCE SOUTH 70 DEGREES 44 MINUTES WEST 855 FEET; THENCE SOUTH 23 DEGREES EAST 112 FEET; THENCE NORTH 69 DEGREES 10 MINUTES EAST 136 FEET; THENCE NORTH 70 DEGREES 53 MINUTES EAST 533.5 FEET; THENCE NORTH 73 DEGREES 12 MINUTES EAST 444 FEET; THENCE NORTH 17 DEGREES 45 MINUTES EAST 32 FEET TO BEGINNING, EXCEPTING AND EXCLUDING FROM SAID TRACTS 1 AND 2, PLATE 7, SAID SECTION 14, AND SAID DESCRIBED PORTION OF TRACT 1, PLATE 7, SECTION 23, AND ALL THAT PART THEREOF HERETOFORE CONVEYED TO THE FORMER GREAT NORTHERN RAILWAY COMPANY, NOW BURLINGTON NORTHERN RAILROAD COMPANY, AND DESCRIBED AS FOLLOWS: COMMENCING AT THE INITIAL POINT OF TRACT 1, PLATE 7, SAID SECTION 23; THENCE SOUTH 17 DEGREES 45 MINUTES WEST, 32 FEET; THENCE SOUTH 73 DEGREES 12 MINUTES WEST 444 FEET; THENCE SOUTH 70 DEGREES 53 MINUTES WEST, 533.5/10 FEET; THENCE SOUTH 69 DEGREES 10 MINUTES WEST 136 FEET; THENCE NORTH 22 DEGREES, NO MINUTES WEST, 40 FEET; THENCE EASTERLY IN A DIRECT LINE A DISTANCE OF 970 FEET TO A POINT IN TRACT 1, PLATE 7, SECTION 23, WHICH POINT IS 40 FEET NORTHWESTERLY MEASURED AT RIGHT ANGLES, TO THE SECOND COURSE HEREIN DESCRIBED; THENCE NORTHEASTERLY IN A DIRECT LINE A DISTANCE OF 200 FEET, MORE OR LESS, TO A POINT WHICH BEARS NORTH 17 DEGREES 45 MINUTES EAST, 66 FEET FROM THE INITIAL POINT OF LOT ONE, TRACT 1, SECTION 23; THENCE SOUTH 17 DEGREES 45 MINUTES WEST, 66 FEET TO THE PLACE OF BEGINNING. (NOTE: SAID TURNER TRACT PARTIALLY OR WHOLLY ADJOINS LOTS 1, 2, 3, 4 AND 5 IN BLOCK 1, NORTHERN PACIFIC ADDITION TO ANACORTES, IN VOLUME 2 OF PLATS, PAGE 9, RECORDS OF SKAGIT COUNTY, WASHINGTON). PARCEL C: THAT PORTION OF THE BURLINGTON NORTHERN RAILROAD RIGHT-OF-WAY DESIGNATED AS NORTHERN PACIFIC RAILROAD ON THE PLAT MAP OF NORTHERN PACIFIC ADDITION TO ANACORTES, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 2 OF PLATS, PAGES 9 THROUGH 11, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHWEST CORNER OF BLOCK 1 OF SAID PLAT; THENCE NORTH 21 DEGREES 36 MINUTES 44 SECONDS WEST ALONG THE WESTERLY LINE OF SAID BLOCK 1, A DISTANCE OF 163.00 FEET TO THE NORTHWEST CORNER OF SAID BLOCK 1; THENCE

NORTH 71 DEGREES 49 MINUTES 17 SECONDS EAST ALONG THE NORTHERLY TINE OF SAID BLOCK 1, A DISTANCE OF 225.41 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 21 DEGREES 36 MINUTES 44 SECONDS WEST, A DISTANCE OF 151.36 FEET; THENCE NORTH 63 DEGREES 12 MINUTES 42 SECONDS EAST, A DISTANCE OF 98.46 FEET; THENCE SOUTH 21 DEGREES 36 MINUTES 44 SECONDS EAST, A DISTANCE OF 166.13 FEET TO A POINT ON THE NORTHERLY LINE OF SAID BLOCK 1; THENCE SOUTH 71 DEGREES 49 MINUTES 17 SECONDS WEST, A DISTANCE OF 98.23 FEET TO THE TRUE POINT OF BEGINNING. SITUATED IN SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: PTN LOTS 1-5, BLK 1, NORTHERN PACIFIC ADDITION