

Requested by/Return to: Title365 (Omaha) 11010 Burdette Street PO Box 641010 Omaha, NE 68164 ERIC L HARRINGTON

# SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) ERIC LEE HARRINGTON, UNMARRIED, AS HIS SEPARATE ESTATE

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 8, BLOCK 10, TOWN OF SEDRO, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.

Assessor's Property Tax Parcel or Account Number P75375

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. REBECKA VAN ZANTEN 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 #: 20193220020151

#### 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>December 31, 2019</u>, together with all Riders to this document.
- (B) "Borrower" is <u>ERIC LEE HARRINGTON</u>, <u>UNMARRIED</u>, <u>AS HIS SEPARATE ESTATE</u>. 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 December 31, 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, THIRTY EIGHT THOUSAND AND 00/100THS Dollars (U.S. \$ 38,000.00) 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 January 31, 2050.
- (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]:

<u>N/A</u>	Leasehold Rider	•
N/A	Third Party Rider	
	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 <u>July 12, 2007</u>, as Auditor's File Number <u>200707120063</u> in Book <u>n/a</u> at Page <u>n/a</u> of the Official Records in the Office of the Auditor of <u>Skagit</u> County, State of Washington.

### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures renewals, extensions and modifications of twhen no indebtedness is currently secured a covenants and agreements under this Securi irrevocably grants and conveys to Trustee, in the	the Debt Inst by this Secur ity Instrumen	rument, including ity Instrument; and the Debt In	g any future ac nd (ii) the perf strument. For	dvances made at a time formance of Borrower's this purpose, Borrower
County	of	Ska	ait	
[Type of Recording Jurisdiction]		[Name of Record		n]
ABBREVIATED LEGAL: LOT 8, BLOCK IN THE ATTACHED EXHIBIT A.	. 1 <b>0, TOWN</b>	OF SEDRO, MC	RE PARTICU	JLARLY DESCRIBED
which currently has the address of 529 BENNETT ST				
	(Stre	eet]		
SEDRO WOOLLEY		, Washington	98284-1624	("Property Address"):
[City]			[Zip Code]	(
TOGETHER WITH all the improve	ements now	or hereafter erect	ed on the prop	erty, and all easements,

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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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.

- Borrower

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

Loan Originator's Name: CHARLES DAVID NMLSR ID: 1311713

For An Individual Acting In, His/Her Own Right: State of	
County of Skagit	
On this day personally appeared before me	
ERIC LEE HARRINGTON	
and who executed the within and foregoing instrume	nd deed, for the uses and purposes therein mentioned
Witness my hand and notarial seal on this the 31	day of <u>December</u> , <u>2019</u>
[NOTARY A PUBLIC >	Print Name: hor Parajas- Tovar Notary Public

My commission expires: 05/07/2022

#### **EXHIBIT A**

Reference: 20193220020151 Account: XXX-XXX-XXX0403-1998

### Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 8, BLOCK 10, PLAT OF THE TOWN OF SEDRO, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 1, OF PLATS, PAGE 17, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT 8, BLOCK 10, TOWN OF SEDRO. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY. BEING PREVIOUSLY CONVEYED BY QUITCLAIM DEED FROM BRANDY HARRINGTON, TO SEPARATE COMMUNITY PROPERTY TO ERIC LEE HARRINGTON, AS HIS SEPARATE ESTATE, DATED 08/22/2012, AND RECORDED ON 08/30/2012 AT DOCUMENT REFERENCE 201208300084 IN SKAGIT COUNTY, WASHINGTON. Tax Map Reference: P75375