

381435

Requested by/Return to:  
Title365 (Omaha)  
11010 Burdette Street  
PO Box 641010  
Omaha, NE 68164  
Thomas Richard Stevens

### SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) **Thomas R. Stevens, unmarried**

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 4, DEANE'S LAKE ERIE TRACTS, VOL. 7, PG. 66, SKAGIT COUNTY, WASHINGTON. MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.**

Assessor's Property Tax Parcel or Account Number **P64851**

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.  
Steven D Silverstein  
DOCUMENT PREPARATION  
7711 PLANTATION RD  
ROANOKE, VA, 24019 3224  
866-537-8489

[Space Above This Line For Recording Data]

### SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 106002439

#### 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 July 10, 2020, together with all Riders to this document.
- (B) "Borrower" is Thomas R. Stevens, unmarried. 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 July 10, 2020. 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 THOUSAND AND 00/100THS Dollars (U.S. \$ 200,000.00) 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 August 10, 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]:

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



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.



Thomas R. Stevens

7-10-20

- Borrower

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

Loan Originator's Name: Amanda Moreno  
NMLSR ID: 1175288

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT  
WA107006, HCWF#1006v1 (11/16/2019) WA-107006-0419

(page 4 of 5 pages)  
Documents Processed 07-09-2020 11:22:21

\*For An Individual Acting In His/Her Own Right:

State of Washington

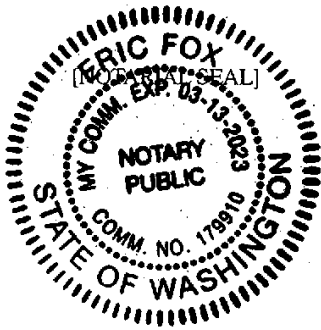
County of Skagit

On this day personally appeared before me

Thomas R Stevens

(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 July, 2020.

Witness my hand and notarial seal on this the 10<sup>th</sup> day of July, 2020



Eric Fox  
Signature

Print Name: ERIC FOX  
Notary Public

My commission expires: 03-13-23

## EXHIBIT A

Reference: 106002439

Account: XXX-XXX-XXX5864-1998

**Legal Description:**

THE FOLLOWING DESCRIBED PREMISES SITUATED IN THE SKAGIT COUNTY AND STATE OF WASHINGTON: LOT 4, DEANE'S LAKE ERIE TRACTS, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 7 OF PLATS, PAGE 66, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LT 4, DEANE'S LAKE ERIE TRACTS, VOL. 7, PG. 66, SKAGIT COUNTY, WASHINGTON. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS, OR MINERAL RIGHTS OF RECORD, IF ANY. BEING PREVIOUSLY CONVEYED BY QUITCLAIM DEED FROM SUSAN STEVENS, WIFE OF GRANTEE TO THOMAS R. STEVENS, HUSBAND OF GRANTOR, DATED 10/20/2000, AND RECORDED ON 10/27/2000 AT DOCUMENT REFERENCE 200010270091 IN SKAGIT COUNTY, WASHINGTON. Tax Map ReferAence: P64851