Skagit County Auditor, WA



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

# SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) Aarika Clinger and Kevin Clinger, a married couple

Trustee(s) Wells Fargo Financial National Bank

Beneficiary Wells Fargo Bank, N.A. 101 North Phillips Avenue, Sioux Falls, SD 57104

Legal Description See Attached Exhibit A

Abbreviated legal: PTN OF El/2Wl/2El/2Wl/2 NE S34-T34N-R4E. More particularly described in the attached exhibit A.

Assessor's Property Tax Parcel or Account Number P29691

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 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 #: 100584960

#### 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 March 26, 2020, together with all Riders to this document.
- **(B)** "Borrower" is <u>Aarika Clinger and Kevin Clinger</u>, a married couple. 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 March 26, 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 April 26, 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

recorded on <u>July 12, 2007</u>, as Auditor's File Number  $\underline{200707120063}$  in Book  $\underline{n/a}$  at Page  $\underline{n/a}$  of the Official Records in the Office of the Auditor of <u>Skagit</u> County, State of Washington.

### TRANSFER OF RIGHTS IN THE PROPERTY

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
when no indebtedness is currently secured by this Security Instrument; and (ii) the performance of Borrower
covenants and agreements under this Security Instrument and the Debt Instrument. For this purpose, Borrowe
irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property locate
in the

County	_ of	Ska	ıgit	_ ;
[Type of Recording Jurisdiction]		Name of Record	ling Jurisdiction]	
Abbreviated legal: PTN OF El/2Wl/2El/2Wl/	2 NE S34 <b>-T</b> 3	4N-R4E, More	particularly described	in the attached exhib
which currently has the address of 21695 LITTLE MOUNTAIN RD				
	[Stree	et]		
MOUNT VERNON [City]		_, Washington	98274-8003 ("Prop [Zip Code]	perty Address"):

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 covenant Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower receipt of a copy of this document and a copy of the Master Form Deed of Trust.	
Lank Clenser	
Aafika Clinger	- Borrower
Kevin Clinger	- Borrower

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

Loan Originator's Name: DAN LE NMLSR ID: 978286

For An Individual Acting In His/Her Own Right: State of Washington
County of SKagit
On this day personally appeared before me
Aarika Clinger
Kevin Clinger
(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 of they) signed the same as his (her of their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this the day of permission of the compact of the uses and purposes therein mentioned.
Witness my hand and notarial seal on this the <u>14</u> day of <u>December 2020</u>
Magnetee
[NOTARIAL SEAL] Signature YUCEYM. BYOWN
NOTARY PUBLIC Notary Public
STATE OF WASHINGTON
TRACEY M. BROWN License Number 179729
My Commission Expires 07-23-2023

My commission expires: 07/23/2023

#### EXHIBIT 'A'

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT COUNTY, STATE OF WASHINGTON, TO WIT:

THAT PORTION OF THE EAST 1/2 OF THE WEST 1/2 OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTHEAST 1/4, LYING NORTH OF THE COUNTY ROAD IN SECTION 34, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M. (5.96AC)

ABBREVIATED LEGAL: PTN OF E1/2W1/2E1/2W1/2 NE S34-T34N-R4E

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

BEING PREVIOUSLY CONVEYED BY QUITCLAIM DEED FROM RUTH CLINGER, NOT MARRIED TO AARIKA CLINGER AND KEVIN CLINGER, A MARRIED COUPLE, DATED 06/14/2019, AND RECORDED ON 06/14/2019 AT DOCUMENT REFERENCE 201906140010 IN SKAGIT COUNTY, WASHINGTON.