

After Recording Return To:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900



200803240093
Skagit County Auditor

3/24/2008 Page 1 of 4 10:13AM

This instrument prepared by:
Wells Fargo Bank, N.A.
RICHARD SURPRISE, DOCUMENT PREPARATION
11601 N. BLACK CANYON HWY(MAC
PHOENIX, ARIZONA 85029-2643
866-452-3913

[Space Above This Line For Recording Data]

Abbrev Legal - L6 plat of Centennial Grove

SHORT FORM OPEN-END DEED OF TRUST

Parcel No - P100821

REFERENCE #: 20080563313667

Account number: 650-650-8158255-1XXX

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 10, 2008, together with all Riders to this document.
- (B) "Borrower" is RAYMOND J SIEBERT AND JOYCE SIEBERT 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, 2324 Overland Ave, Billings, MT 59102.
- (E) "Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated MARCH 10, 2008. 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, ONE HUNDRED THOUSAND AND 00/100THS Dollars (U.S. \$100,000.00) 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 10, 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

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT
HCWF#1006v1 (2/16/08)



(page 1 of 4 pages)

Documents Processed 03-10-2008, 16:13:00

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 [check box as applicable]:

Leasehold Rider

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 **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]

CENTENNIAL GROVE, LOT 6

which currently has the address of _____ **2618 N 34TH PLCE** _____
[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 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.

Joyce Siebert (Seal)
JOYCE SIEBERT -Borrower

Raymond J Siebert (Seal)
RAYMOND J SIEBERT -Borrower

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

On this day personally appeared before me
Joyce Siebert & Raymond J. Siebert
(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 they) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 10 day of March, 2008.

Witness my hand and notarial seal on this the 10th day of March, 2008

Allyson C. Yamauchi
Signature

Allyson C Yamauchi
Print Name: Allyson C Yamauchi
Notary Public



My commission expires: 4-11-2011



200803240093
Skagit County Auditor
3/24/2008 Page 3 of 4 4 10:13AM

EXHIBIT A

LOT 6, PLAT OF CENTENNIAL GROVE, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 15 OF PLATS, PAGE 26, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN SKAGIT COUNTY, WASHINGTON.



ABBRV. LEGAL:

LOT 6 PLAT OF CENTENNIAL GROVE VOL 15 PG 26

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO JOYCE SIEBERT AND RAYMOND J. SIEBERT, WIFE AND HUSBAND FROM DAVID MATSON AND CYNTHIA J. MATSON, HUSBAND AND WIFE BY DEED DATED OCTOBER 10, 2006 AND RECORDED OCTOBER 19, 2006 IN INSTRUMENT 200610190060, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY, WASHINGTON.

Permanent Parcel Number: P100821
JOYCE SIEBERT AND RAYMOND J. SIEBERT, WIFE AND HUSBAND

2618 NORTH 34TH PLCE, MOUNT VERNON WA 98273
Loan Reference Number : 20080563313667
First American Order No: 14147453
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 SIEBERT
14147453
FIRST AMERICAN ELS
OPEN END DEED OF TRUST


WA

When recorded mail to:
FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: FT1120



200803240093
Skagit County Auditor