



200805080046
Skagit County Auditor

5/8/2008 Page 1 of 5 10:57AM

When recorded mail to:
**FIRST AMERICAN EQUITY LOAN
SERVICES**
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: FT1120

P100742 LTS WILIDA MOUNTAIN VIEW ESTATES
14444640
SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) RICHARD J HELINSKI AND PAULA Q HELINSKI, HUSBAND AND WIFE

Trustee(s) Wells Fargo Financial National Bank, 2324 Overland Ave, Billings, MT 59102

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

**Legal Description WILIDA MOUNTAIN VIEW ESTATES, LOT 5, ACRES 4.80,
SURVEY RECORDED AF#20040826004 5**

Assessor's Property Tax Parcel or Account Number P100742

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.
EDWARD LYNCH, DOCUMENT PREPARATION
1 HOME CAMPUS X2303-03W
DES MOINES, IOWA 50328
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20080917100148

Account number: 651-651-2481026-1XXX

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 APRIL 24, 2008, together with all Riders to this document.
- (B) "Borrower" is RICHARD J HELINSKI AND PAULA O HELINSKI, 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 APRIL 24, 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 SEVENTY-FIVE THOUSAND AND 00/100THS Dollars (U.S. \$175,000.00) 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 May 24, 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

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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]:

- 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 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]

WILIDA MOUNTAIN VIEW ESTATES, LOT 5, ACRES 4.80, SURVEY RECORDED AF#20040826004 5

which currently has the address of 16112 MOUNTAIN VIEW ROAD
[Street]
MOUNT VERNON, Washington 98274 ("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 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.



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.

Richard Helinski (Seal)
RICHARD HELINSKI -Borrower

Paula Q Helinski (Seal)
PAULA Q HELINSKI -Borrower

For An Individual Acting In His/Her Own Right:

State of Nashington

County of Skagit

On this day personally appeared before me
Rich J Helinski and Paula Q Helinski
(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 24th day of April, 20 08.

Witness my hand and notarial seal on this the 24th day of April, 2008

Megan Thomas
Signature

[NOTARIAL SEAL]

Print Name: MEGAN THOMAS
Notary Public



My commission expires: 01/16/2011

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EXHIBIT A

LOT 5, WILIDA MOUNTAIN VIEW ESTATES, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 15 OF PLATS, PAGES 20 THROUGH 22, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SUBJECT TO: RESTRICTIONS, RESERVATIONS AND EASEMENTS OF RECORD.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV LEGAL:

LT 5 WILIDA MOUNTAIN VIEW ESTATES VOL 15 PGS 20-22

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO RICHARD J. HELINSKI AND PAULA Q. HELISKI, HUSBAND AND WIFE FROM HORIZON BANK, A WASHINGTON CORPORATION BY DEED DATED APRIL 5, 2002 AND RECORDED APRIL 9, 2002 IN INSTRUMENT 200204090200, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY, WASHINGTON.

Permanent Parcel Number: P100742
RICHARD J. HELINSKI AND PAULA Q. HELINSKI, HUSBAND AND WIFE

16112 MOUNTAIN VIEW ROAD, MOUNT VERNON WA 98274
Loan Reference Number : 20080917100148
First American Order No: 14444640
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 HELINSKI
14444640 WA

FIRST AMERICAN ELS
OPEN END DEED OF TRUST



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