

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



200805220059
Skagit County Auditor

5/22/2008 Page 1 of 5 11:01AM

P27750 SEE 24 734N R4E WM

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) TODD H JANN AND ELIZABETH A JANN, 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 SEE ATTACHED EXHIBIT *NW 1/4 NW 1/4 SW 1/4*

Assessor's Property Tax Parcel or Account Number *P27750* *24-34-4*

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.
SUZANNE MARSHALL, DOCUMENT PREPARATION
ONE HOME CAMPUS, MAC X2303-01W
DES MOINES, IOWA 50328-0001
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

14569018

REFERENCE #: 20081057500235

Account number: 651-651-2494680-1XXX

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 MAY 03, 2008, together with all Riders to this document.
- (B) "Borrower" is TODD H JANN AND ELIZABETH A JANN, 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 MAY 03, 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 EIGHTEEN THOUSAND SIX HUNDRED AND 00/100THS Dollars (U.S. \$118,600.00) 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 June 03, 2048.
- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

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



200805220059
Skagit County Auditor

5/22/2008 Page

2 of

5 11:01AM

(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 [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]

SEE ATTACHED EXHIBIT

which currently has the address of _____ **15377 BAKER HEIGHTS RD** _____
[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 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.

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



200805220059
Skagit County Auditor

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.

TODD H JANN (Seal)
-Borrower

ELIZABETH A JANN (Seal)
-Borrower

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me
Todd H Jann and Elizabeth A Jann
(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 3 day of May, 2008.

Witness my hand and notarial seal on this the 3 day of May, 2008
Anissa C Hall

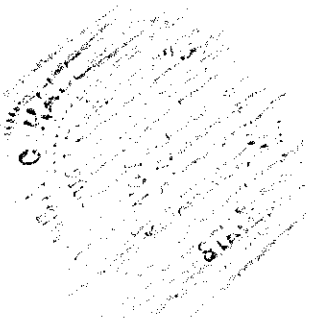
Signature

Anissa C Hall

Print Name:

Notary Public

[NOTARIAL SEAL]



My commission expires: Sept. 28 2010

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



200805220059

Skagit County Auditor

EXHIBIT A

THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24, TOWNSHIP 34 NORTH, RANGE 4 EAST, WILLAMETTE MERIDIAN, EXCEPT THAT PORTION CONVEYED TO SKAGIT COUNTY FOR ROAD PURPOSES BY DEED RECORDED JANUARY 6, 1928, IN VOLUME 146 OF DEEDS, PAGE 196, RECORDS OF SKAGIT COUNTY, WASHINGTON.

ALSO EXCEPT FROM ALL OF THE ABOVE MINERAL RIGHTS AS RESERVED BY DEED DATED AUGUST 5, 1927 AND RECORDED OCTOBER 26, 1927 IN VOLUME 144 OF DEEDS, PAGE 525.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV. LEGAL:

NW 1/4 NW 1/4 SW 1/4 SEC 24 T34N R4E WM

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO TODD H. JANN AND ELIZABETH A. JANN, HUSBAND AND WIFE FROM MERTON LEIGH, WHO'S WIFE IS SALLY A. LEIGH, AS HIS SEPARATE PROPERTY BY DEED DATED SEPTEMBER 10, 1991 AND RECORDED SEPTEMBER 13, 1991 IN BOOK 1011, PAGE 333 IN THE LAND RECORDS OF SKAGIT COUNTY, WASHINGTON.

Permanent Parcel Number: P27750
TODD H. JANN AND ELIZABETH A. JANN, HUSBAND AND WIFE

15377 BAKER HEIGHTS ROAD, MOUNT VERNON WA 98273
Loan Reference Number : 20081057500235/010621
First American Order No: 14569018
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 JANN
14569018

WA

FIRST AMERICAN ELS
OPEN END DEED OF TRUST





200805220059

Skagit County Auditor