



200807180085  
Skagit County Auditor

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**Return Address:**

Equity Loan Services, Inc.  
1100 Superior Avenue, Suite 200  
Cleveland, Ohio 44114  
Attn: National Recording

Please print or type information WASHINGTON STATE RECORDER'S Cover Sheet (RCW 65.04)

<b>Document Title (s)</b> (or transactions contained therein): (all areas applicable to your document <b>Must</b> be filled in)
SHORT FORM OPEN-END DEED OF TRUST
<b>Reference Number(s)</b> of Documents assigned or released: _____
<b>Grantor (s)</b> (Last name, first name, initials)
MARKS, TIMOTHY L
MARKS, SHARON E
<b>Grantee (s)</b> (Last name first, then first name and initials)
WELLS FARGO BANK, N.A.
<b>TRUSTEE</b> Wells Fargo Financial National Bank
<b>Legal Description</b> (abbreviated: i.e. lot, block, plat, or section, township, range)
LOT 7 LESS N30 FT., LOT 8 LESS S10 FT., BL 4, MT VERNON HEIGHTS ADD, V5 P47
<b>Full Legal Description is in Exhibit A</b>
<b>Assessor's Property Tax Parcel/Account Number</b> <input type="checkbox"/>
P53920
The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

\_\_\_\_\_

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

37762728

[Space Above This Line For Recording Data]

10657

## SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20081613329928

Account number: 650-650-8593675-1XXX

### 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 JUNE 27, 2008, together with all Riders to this document.
- (B) "Borrower" is TIMOTHY L MARKS AND SHARON E MARKS, 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 JUNE 27, 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 TEN THOUSAND AND 00/100THS Dollars (U.S. \$110,000.00) 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 July 27, 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)



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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]:

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 LEGAL A

which currently has the address of 511 N 15TH ST  
[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.



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.

Timothy L. Marks (Seal)  
TIMOTHY L. MARKS -Borrower

Sharon E. Marks (Seal)  
SHARON E. MARKS -Borrower

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me Timothy L. Marks & Sharon E. Marks  
(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 27<sup>th</sup> day of June, 2008.

Witness my hand and notarial seal on this the 27<sup>th</sup> day of June, 2008

Shanna M. Gipe  
Signature

Shanna M. Gipe  
Print Name: Notary Public



My commission expires: 1/29/10





EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON LOT 7, EXCEPT THE NORTH 30 FEET THEREOF AND LOT 8, EXCEPT THE SOUTH 10 FEET THEREOF, IN BLOCK 4, MT. VERNON HEIGHTS ADDITION, MOUNT VERNON, WASH. AS PER PLAT RECORDED IN VOLUME 5 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. SUBJECT TO ALL COVENANTS, CONDITIONS, EASEMENTS, RESTRICTIONS AND RESERVATIONS OF RECORD, IF ANY. LOT 7 LESS N30 FEET AND LOT 8 LESS S10 FEET, BLOCK 4, MT. VERNON HEIGHTS ADD, PLAT V5, P47, DOC 8705070021

Permanent Parcel Number: P53920  
TIMOTHY L. MARKS AND SHARON E. MARKS, HUSBAND AND WIFE

511 NORTH 15TH STREET, MOUNT VERNON WA 98273  
Loan Reference Number : 20081613329928/10657  
First American Order No: 37762728  
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 MARKS  
37762728 WP  
FIRST AMERICAN ELS  
OPEN END DEED OF TRUST  




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