



200810300068
Skagit County Auditor

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WHEN RECORDED, RETURN TO:
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SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) JOSEPH J WITTRICK AND LESSLIE L WITTRICK 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 A
Abbrev Legal - L39 Sawk Mountain Estates PH3
Assessor's Property Tax Parcel or Account Number P122953

Reference Numbers of Documents Assigned or Released



This instrument prepared by:
Wells Fargo Bank, N.A.
JOYCE K JENSEN, DOCUMENT PREPARATION
ONE HOME CAMPUS, MAC X2303-01W
DES MOINES, IOWA 50328-0001
866-537-8489

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10021

SHORT FORM OPEN-END DEED OF TRUST

38500878

REFERENCE #: 20082287100200

Account number: 651-651-2637312-1XXX

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 OCTOBER 17, 2008, together with all Riders to this document.
- (B) "Borrower" is JOSEPH J WITTRICK AND LESSLIE L WITTRICK 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 OCTOBER 17, 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, SIXTY-FIVE THOUSAND AND 00/100THS Dollars (U.S. \$65,000.00) plus interest. Borrower has promised to pay this debt in

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT
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Periodic Payments and to pay the debt in full not later than **seven (7) calendar days after November 17, 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 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

_____ of _____ :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE ATTACHED EXHIBIT *A*

which currently has the address of _____
_____ ("Property Address"):
[City] _____, Washington [Street] _____ [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 **WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT** (page 3 of 5 pages)
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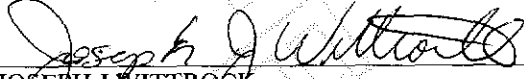
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Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master Form Deed of Trust. A copy of the Master Form Deed of 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.



JOSEPH J WITTROCK (Seal)
-Borrower



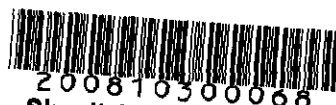
LESSLIE L WITTROCK (Seal)
-Borrower

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For An Individual Acting In His/Her Own Right:

State of Washington

County of SKAGIT

On this day personally appeared before me

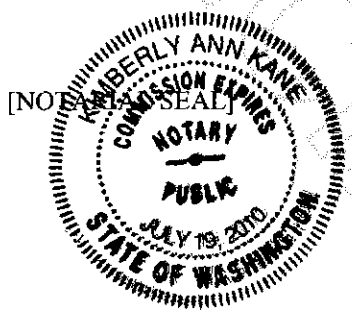
Joseph J. Wittrock and Lesslie L. Wittrock
(here insert the name of grantor or

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 17th day of October, 20 08.

Witness my hand and notarial seal on this the 17th day of October, 2008

Kimberly Ann Kane
Signature

Kimberly Ann Kane
Print Name: _____
Notary Public



My commission expires July 19, 2010





EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 39, SAUK MOUNTAIN VIEW ESTATES SOUTH-A PLANNED RESIDENTIAL DEVELOPMENT PHASE 3, ACCORDING TO THE PLAT THEREOF RECORDED MAY 26, 2005 UNDER AUDITOR'S FILE NO. 200505260107, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON. LOT 39, SAUK MOUNTAIN VIEW ESTATES SOUTH-A PLANNED RESIDENTIAL DEVELOPMENT PHASE 3, DOC. NO. 200607250142

Permanent Parcel Number: P122953
JOSEPH J. WITTRICK AND LESSLIE L. WITTRICK, HUSBAND AND WIFE

1261 ARREZO DRIVE, SEDRO WOOLLEY WA 98284
Loan Reference Number : 20082287100200/10621
First American Order No: 38509878
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 WITTRICK
38509878 WA
FIRST AMERICAN ELS
OPEN END DEED OF TRUST




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