



201010120182
Skagit County Auditor

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

LAND TITLE OF SKAGIT COUNTY

137532-0E

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) RICHARD C HUMPHREY AND BETSY S HUMPHREY, 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 .40 ACRE, MADRONA VIEW TO SIMILK BEACH, BLOCK 2, LOTS 7-10 MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A

Assessor's Property Tax Parcel or Account Number P69321

Reference Numbers of Documents Assigned or Released

THIS DEED OF TRUST IS SECOND AND SUBORDINATE TO THAT CERTAIN DEED OF TRUST DATED OCTOBER 7, 2010 and RECORDED UNDER AUDITOR FILE NO. 201010120181

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT
HCWF#1006v1 (11/15/2008)



(page 1 of 5 pages)

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This instrument prepared by:
Wells Fargo Bank, N.A.
STACY LEUCHS, DOCUMENT PREPARATION
11601 N. BLACK CANYON HWY
PHOENIX, ARIZONA 85029
866-656-9659

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SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20102504700012

Account number: 682-682-0089702-1XXX

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 07, 2010, together with all Riders to this document.
- (B) "Borrower" is RICHARD C HUMPHREY AND BETSY S HUMPHREY, 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 07, 2010. 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, TWO HUNDRED FORTY-ONE THOUSAND FOUR HUNDRED AND 00/100THS Dollars (U.S. \$241,400.00)

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT
HCWF#1006v1 (11/15/2008)

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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.

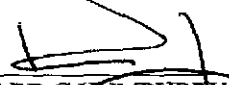
HOME ASSET MANAGEMENTSM ACCOUNT

The loan agreement referenced in the above definition of "Debt Instrument" includes any amendments to the Debt Instrument, including the Home Asset ManagementSM Account Addendum dated the same date as the Debt Instrument.

In accordance with the terms of the Debt Instrument, Lender may in its sole discretion periodically offer to increase Borrower's credit limit under the Debt Instrument, subject to the satisfaction of certain conditions. These conditions include, among other things, Borrower's maintenance of a first mortgage loan on the Property with Wells Fargo Bank, N.A. Any such increase in Borrower's credit limit shall increase the maximum principal sum secured by this Security Instrument. Borrower agrees that any future advances made under any credit limit increases shall have the same lien priority as if the future advances were made as of the date of this Security Instrument.

Despite any language to the contrary in this Security Instrument, Borrower covenants that the Property is unencumbered, except for a first lien purchase money or refinance of purchase money encumbrance given to Wells Fargo Bank, N.A.

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 C HUMPHREY -Borrower



BETSY S HUMPHREY -Borrower

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT
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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
Richard C. Humphrey and Betsy S. Humphrey
(here insert the name of

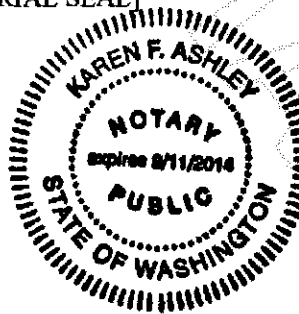
grantor or grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 11 day of October, 2010 .

Witness my hand and notarial seal on this the 11 day of October, 2010

Karen Ashley
Signature

[NOTARIAL SEAL]

Karen Ashley
Print Name: _____
Notary Public



My commission expires: 9-11-2014



EXHIBIT A

Reference: 20102504700012

Account: 682-682-0089702-1998

Legal Description:

SEE ATTACHED EXHIBIT A

Schedule "A-1"

137532-OE

DESCRIPTION:

Lots 7 through 10, inclusive, Block 2, "MADRONA VIEW ADDITION TO SIMILK BEACH," as per plat recorded in Volume 5 of Plats, page 6, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.



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Exhibit A, CDP.V1 07/2004



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