10/24/2018 02:31 PM Pages: 1 of 7 Fees: \$106.00 Skagit County Auditor

After recording, return recording information to: 2018 0828 American Title, Inc. PO Box 641010 Omaha, NE 68164-1010

#### SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) JOSEPH N. BEST AND SALLY M. BEST, A MARRIED COUPLE, HUSBAND AND WIFE

Trustee(s) Wells Fargo Financial National Bank

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

Legal Description "ABBREVIATED LEGAL: LOT(S): PTN TRACT C UNIT(S): SURVEY AF#798659 AND PTN LOT 4 SHORT PLAT NO. 97-0045. AND PTN SE SW, 01-36-03., MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A."

Assessor's Property Tax Parcel or Account Number P47536

Reference Numbers of Documents Assigned or Released

After recording, return recording information to: 2018 0828
American Title, Inc.
PO Box 641010 0418
Omaha, NE 68164-1010

This instrument prepared by: Wells Fargo Bank, N.A. LYNETTE M STANFILL DOCUMENT PREPARATION 9600 NE CASCADES PKWY. PORTLAND, OR, 97720 866-537-8489

# [Space Above This Line For Recording Data]

# SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20182350018833

ACCOUNT #: XXX-XXX-XXX6739-1998

#### **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 <u>September 28, 2018</u>, together with all Riders to this document.
- **(B)** "Borrower" is JOSEPH N. BEST AND SALLY M. BEST. A MARRIED COUPLE, 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
- (E) "Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated September 28, 2018. 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, SEVENTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$ 75,000.00 ) 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 October 28, 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 [mark 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 <u>July 12, 2007</u>, as Auditor's File Number  $\underline{200707120063}$  in Book  $\underline{n/a}$  at Page  $\underline{n/a}$  of the Official Records in the Office of the Auditor of <u>Skagit</u> 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	Skag	git	· · · · · · · · ·
[Type of Recording Jurisdiction]		[Name of Recordi	ng Jurisdiction	1]
"ABBREVIATED LEGAL: LOT(S): PTN	TRACT	C UNIT(S): SURVE	EY AF#79865	9 AND PTN LOT 4
SHORT PLAT NO. 97-0045. AND PTN SI	E SW, 01-	36-03., MORE PAR	TICULARLY	DESCRIBED IN THE
ATTACHED EXHIBIT A."	,			
which currently has the address of				
17313 CIMARRON LN				
	[	Street]		
BELLINGHAM		, Washington	98229	("Property Address"):
[City]			[Zin 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.

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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.

SALLY M. BEST

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801

Loan Originator's Name: Alexandros Konstantinos Papadopulos NMLSR ID: 1573390

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	201810240050 10/24/2018 02:31 PM Pa
a a	
For An Individual Acting In His/Her Own Right: State of WOISNING TOW	
County of What com	
On this day personally appeared before me <u>SALLY M. BEST</u>	
SALLY M BEST, AS ATTORNEY IN FACT FOR JOSEPH N BEST	
(here insert the name of grantor or grantors) to me known to be the inc who executed the within and foregoing instrument, and acknowledged his (her or their) free and voluntary act and deed, for the uses and purphand and official seal this 28 day of 20, 20	that he (she or they) signed the same as
Witness my hand and notarial seal on this the $2\theta$ day of $80$	P. 2018.
[NOTARIAL SEAL]  [NOTARIAL SEAL]  [NOTARIAL SEAL]  [NOTARIAL SEAL]	Notary Public
Notary Public State of Washington Ariunaa Stover Commission Expires 02-01-2022	
My commission expires: Z-1-Z0ZZ	

#### **EXHIBIT A**

Reference: 20182350018833 Account: XXX-XXX-XXX6739-1998

#### **Legal Description:**

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: PARCEL A: THAT PORTION OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER AND THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 1, TOWNSHIP 36 NORTH, RANGE 3 EAST, WILLAMETTE MERIDIAN DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF TRACT C AS SHOWN ON THAT CERTAIN SURVEY RECORDED IN VOLUME 1 OF SURVEYS AT PAGE 49, UNDER AF NO. 798659, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE NORTH 1 DEGREES 03 MINUTES 05 SECONDS WEST ALONG THE WEST LINE OF SAID TRACT C, A DISTANCE OF 468.16 FEET TO THE NORTHWEST CORNER OF SAID TRACT C; THENCE SOUTH 67 DEGREES 49 MINUTES 57 SECONDS EAST ALONG THE NORTH LINE OF SAID TRACT C, A DISTANCE OF 118.18 FEET; THENCE SOUTH 87 DEGREES 41 MINUTES 49 SECONDS EAST ALONG THE NORTH LINE OF SAID TRACT C, A DISTANCE OF 83.97 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE SOUTH 00 DEGREES 27 MINUTES 23 SECONDS EAST, A DISTANCE OF 419.48 FEET TO THE SOUTH LINE OF SAID TRACT C TO POINT WHICH LIES SOUTH 89 DEGREES 48 MINUTES 11 SECONDS WEST, A DISTANCE OF 135.79 FEET FROM THE NORTHEAST CORNER OF LOT 4 OF SHORT PLAT NO. 97-0045, APPROVED JUNE 14, 2000, RECORDED JUNE 15, 2000, UNDER AF NO.200006150094, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE SOUTH 00 DEGREES 27 MINUTES 23 SECONDS EAST, A DISTANCE OF 157.32 FEET; THENCE SOUTH 16 DEGREES 49 MINUTES 05 SECONDS EAST, A DISTANCE OF 258.25 FEET; THENCE SOUTH 28 DEGREES 09 MINUTES 05 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 40 DEGREES 150 MINUTES 150 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 40 DEGREES 150 MINUTES 150 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 40 DEGREES 150 MINUTES 150 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 40 DEGREES 150 MINUTES 150 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 40 DEGREES 150 MINUTES 150 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 40 DEGREES 150 MINUTES 150 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 40 DEGREES 150 MINUTES 150 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 40 DEGREES 150 MINUTES 150 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 40 DEGREES 150 MINUTES 150 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 40 DEGREES 150 MINUTES 150 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 40 DEGREES 150 MINUTES 150 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 40 DEGREES 150 MINUTES 150 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 40 DEGREES 150 MINUTES 150 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 40 DEGREES 150 MINUTES 150 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 40 DEGREES 150 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 50 SECONDS EAST, A DISTANCE OF 52.22 FEET; THENCE SOUTH 50 SECONDS EAST, A DISTANCE OF 52 SECONDS EAST, 29 MINUTES 36 SECONDS EAST, A DISTANCE OF 103.84 FEET; THENCE SOUTH 50 DEGREES 57 MINUTES 58 SECONDS EAST, A DISTANCE OF 41.54 FEET TO THE INTERSECTION OF THE EAST LINE OF SAID LOT 4 WITH THE NORTH LINE OF THE 45.00 FOOT RADIUS CUL-DE-SAC EASEMENT FOR CIMARRON LANE AS SHOWN ON SAID SHORT PLAT, (FROM WHICH POINT THE CENTER OF SAID CUL-DE-SAC LIES SOUTH 24 DEGREES 20 MINUTES 23 SECONDS EAST, A DISTANCE OF 45.00 FEET); THENCE EASTERLY, SOUTHEASTERLY, AND SOUTHERLY ALONG SAID CUL-DE-SAC EASEMENT LINE, THROUGH A CENTRAL ANGLE OF 113 DEGREES 13 MINUTES 18 SECONDS, AND AN ARC LENGTH OF 88.92 FEET; THENCE NORTH 88 DEGREES 52 MINUTES 56 SECONDS EAST, A DISTANCE OF 110.63 FEET; THENCE NORTH 1 DEGREES 55 MINUTES 09 SECONDS WEST, A DISTANCE OF 595.21 FEET TO THE NORTH LINE OF NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SAID SECTION 1; THENCE SOUTH 89 DEGREES 48 MINUTES 11 SECONDS WEST ALONG SAID NORTH LINE, A DISTANCE OF 26.46 FEET TO THE SOUTHEAST CORNER OF SAID TRACT C; THENCE NORTH 4 DEGREES 35 MINUTES 01 SECONDS EAST, A DISTANCE OF 405.00 FEET TO THE NORTHEAST CORNER OF SAID TRACT C; THÉNCE NORTH 87 DEGREES 41 MINUTES 49 SECONDS WEST ALONG THE NORTH LINE OF SAID TRACT C, A DISTANCE OF 364.07 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION. SITUATED IN SKAGIT COUNTY, WASHINGTON. PARCEL B: A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES, OVER ACROSS AND THROUGH THE 60.00 FOOT WIDE EASEMENT KNOWN AS BEAR CREEK ROAD AND AS SHOWN ON THE FACE OF THAT CERTAIN SURVEY RECORDED IN VOLUME 1 OF SURVEYS AT PAGE 49 UNDER AF NO. 798659, RECORDS OF SKAGIT COUNTY, WASHINGTON. TOGETHER WITH A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES, OVER, ACROSS AND THROUGH CIMARRON LANE AS SHOWN

ON THE FACE OF SHORT PLAT NO. 97-0045, APPROVED JUNE 14, 2000, RECORDED JUNE 15, 2000, UNDER AF NO. 200006150094, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT(S): PTN TRACT C UNIT(S): SURVEY AF#798659 AND PTN LOT 4 SHORT PLAT NO. 97-0045. AND PTN SE SW, 01-36-03. APN: P47536