

**Return Address:**

First American Title Insurance  
Lenders Advantage  
1100 Superior Avenue, Suite 200  
Cleveland, Ohio 44114  
Attn: National Recording



200710110055  
Skagit County Auditor

10/11/2007 Page 1 of 5 11:09AM

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

Document Title (s) (or transactions contained therein): (all areas applicable to your document <u>Must</u> be filled in)	
DEED OF TRUST	
Reference Number(s) of Documents assigned or released: _____	
Additional Reference #'s on page _____ of document.	
Grantor (s) (Last name, first name, initials)	
haestner Laura	
Riley William	
Additional name on page _____ of document.	
Grantee (s) (Last name first, then first name and initials)	
US Bank Trust	
US Bank NA MO	
Additional names on page _____ of document.	
Legal Description (abbreviated: i.e. lot, block, plat or section, township, range)	
2.25 FE lot 16 lots 17-18 Blk 103 Plat of the Town of	
Secm Vol 1 Pg 18	
Full Legal Description is in Exhibit A	
Assessor's Property Tax Parcel/Account Number.	<input type="checkbox"/> Assessor Tax # not yet assigned
P76207	
The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.	

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.

ph

Signature of Requesting Party

**This Space Provided for Recorder's Use**

When Recorded Return To: First American  
1100 Superior Avenue, Suite 210 Cleveland, OH 44114

Document Title(s): Deed of Trust

Grantor(s): LAURA KAESTNER AND WILLIAM RILEY UNMARRIED

Grantee(s): US Bank, National Association N.D.

Legal Description: E 25 FT LOT 16 LOTS 17-18 BLK 103 PLAT OF THE TOWN

Assessor's Property Tax Parcel or Account Number: P76207 of SEDRO VOL 1 PG 18

Reference Numbers of Documents Assigned or Released:

\_\_\_\_\_ State of Washington \_\_\_\_\_ Space Above This Line For Recording Data \_\_\_\_\_

ALS#: 511765327 DEED OF TRUST

Order#: 13139693

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is 09/13/2007.....  
..... The parties and their addresses are:

**GRANTOR:**

LAURA KAESTNER AND WILLIAM RILEY UNMARRIED

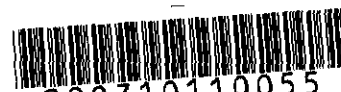
- If checked, refer to the attached Addendum incorporated herein, for additional Grantors, their signatures and acknowledgments.

**TRUSTEE:**

U.S. Bank Trust Company, National Association  
111 S.W. Fifth Avenue Suite 3500  
Portland, OR 97204

**LENDER:**

U.S. Bank National Association N.D.  
4355 17th Avenue S.W.  
Fargo, ND 58103



200710110055  
Skagit County Auditor

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, the following described property:

The real estate mortgage herein is described as Exhibit "A" which is attached hereto and hereby incorporated herein by reference.

The property is located in SKAGIT ..... at 1718 7TH ST .....  
(County)  
..... SEDRO WOOLLEY ..... Washington 98284 .....  
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 30,000.00 ..... This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.
4. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:  
A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(ies) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)

Borrower's Name(s): LAURA KAESTNER AND WILLIAM RILEY

Note Date: 09/13/2007

Maturity Date: 09/15/2017

Principal/Maximum 30,000.00

Line Amount:

- B. All future advances from Lender to Grantor or other future obligations of Grantor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Grantor in favor of Lender after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Grantor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Grantor, or any one or more Grantor and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.
- C. All obligations Grantor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Grantor and Lender.
- D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

(page 2 of 3)



200710110055  
Skagit County Auditor

This Security Instrument will not secure any other debt if Lender fails to give any required notice of the right of rescission.

5. MASTER FORM. By the delivery and execution of this Security Instrument, Grantor agrees that all provisions and sections of the Deed Of Trust master form (Master Form), inclusive, dated 01/19/2007 8:10 am and recorded as Recording Number N/A or Instrument Number 200701190036 in Book N/A at Page(s) N/A in the SKAGIT County, Washington, County Recorder's office are hereby incorporated into, and shall govern, this Security Instrument. This Security Instrument will be offered for record in the same county in which the Master Form was recorded.

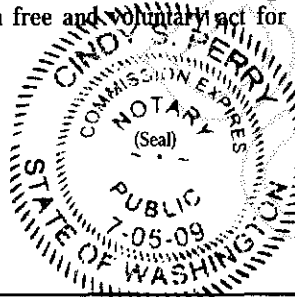
SIGNATURES: By signing below, Grantor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Grantor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1 and a copy of the provisions contained in the previously recorded Master Form.

(Signature) LAURA KAESTNER 9/13/07 (Date) (Signature) WILLIAM RILEY 9/13/07 (Date)

ACKNOWLEDGMENT:

STATE OF Washington COUNTY OF Skagit } ss. I certify that I know or have satisfactory evidence that LAURA KAESTNER AND WILLIAM RILEY is/are the individual(s) who appeared before me, and said individual(s) acknowledged that she/he/they signed this instrument and acknowledged it to be a free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 9-13-07



Cindy Perry Notary Public in and for the State of Washington, Residing At: Lyman

My notary appointment expires: July 5, 2009

REQUEST FOR RECONVEYANCE (Not to be completed until paid in full) TO TRUSTEE: The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel this Deed of Trust, which is delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

This instrument was prepared by First American 1100 Superior Avenue, Suite 210 Cleveland, OH 44114



200710110055 Skagit County Auditor

EXHIBIT A

THE EAST 25 FEET OF LOT 16, AND ALL OF LOTS 17 AND 18, BLOCK 103, "PLAT OF THE TOWN OF SEDRO, SKAGIT COUNTY, W.T.", AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 18, RECORDS OF SKAGIT COUNTY, WASHINGTON; EXCEPT THE NORTH 55 FEET THEREOF.


SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV. LEGAL:

E 25 FT LOT 16 LOTS 17-18 BLK 103 PLAT OF THE TOWN OF SEDRO  
VOL 1 PG 18

Permanent Parcel Number: P76207  
LAURA KAESTNER, AN UNMARRIED PERSON

1718 7TH STREET, SEDRO WOOLLEY WA 98284  
Loan Reference Number : 20072541706430/511765327  
First American Order No: 13139693  
Identifier: L/FIRST AMERICAN LENDERS ADVANTAGE

 KAESTNER  
13139693 WA  
FIRST AMERICAN LENDERS ADVANTAGE  
DEED OF TRUST



200710110055  
Skagit County Auditor