



200710250041

Skagit County Auditor

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5 11:23AM

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): CAROL A MOORE MARRIED SEPARATE PROPERTY

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

Legal Description: Section 24 Township 34 North Range 3 East

Assessor's Property Tax Parcel or Account Number: P22580

Reference Numbers of Documents Assigned or Released:

State of Washington

Space Above This Line For Recording Data

ALS#: 511779396

Order#: 13235243

DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is 10/01/2007.....
..... The parties and their addresses are:

GRANTOR:

CAROL A MOORE MARRIED SEPARATE PROPERTY

☐ 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

WASHINGTON - DEED OF TRUST

(NOT FOR FNMA, FHLMC, FHA OR VA USE; NOT FOR USE WITH PROPERTY USED FOR AGRICULTURAL OR FARMING PURPOSES)

1994 Wolters Kluwer Financial Services - Bankers Systems* Form USBREDTSFWA 9/12/2006

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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 15318 COTTONWOOD LN
(County)
MOUNT VERNON, Washington 98273
(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 \$ 50,000.00. 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): CAROL MOORE

Note Date: 10/01/2007

Maturity Date: 10/10/2022

Principal/Maximum 50,000.00

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.

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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) CAROL MOORE

(Date)

(Signature)

(Date)

ACKNOWLEDGMENT:

STATE OF Washington, COUNTY OF Skagit } ss.

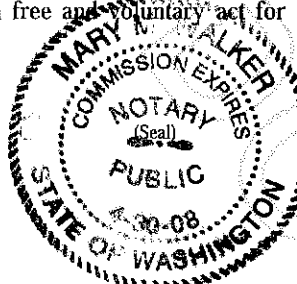
(Individual)

I certify that I know or have satisfactory evidence that CAROL MOORE married SEPARATE PROPERTY 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: 10-1-07

My notary
appointment expires:

04-30-08



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

Mount Vernon

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.

(Authorized Bank Signature)

Date

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



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EXHIBIT A

THE LAND REFERRED TO IN THIS REPORT/POLICY IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, AND IS DESCRIBED AS FOLLOWS:

PARCEL "A":

THE EAST 330 FEET OF THE WEST 990 FEET OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 34 NORTH, RANGE 3 EAST, WILLAMETTE MERIDIAN, EXCEPT COUNTY ROAD ALONG THE SOUTH LINE THEREOF; AND ALSO EXCEPT THE SOUTH 435.6 FEET OF THE WEST 100 FEET OF THAT PORTION THEREOF LYING NORTH OF SAID COUNTY ROAD.

PARCEL "B":

THAT PORTION OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 34 NORTH, RANGE 3 EAST, WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE WEST LINE OF COTTONWOOD LANE, AS SHOWN ON THE PLAT OF "EVERETT'S MCLEAN TRACTS", AS PER PLAT RECORDED IN VOLUME 8 OF PLATS, PAGE 4, RECORDS OF SKAGIT COUNTY, WASHINGTON, A DISTANCE OF 30 FEET SOUTH OF THE NORTH LINE OF SAID SUBDIVISION; THENCE NORTH 89 DEGREES 19 MINUTES WEST, 240 FEET, MORE OR LESS, TO THE EAST LINE OF THE WEST 990 FEET OF SAID SOUTHWEST 1/4 OF THE NORTHEAST 1/4; THENCE NORTH 0 DEGREES 00 MINUTES WEST ALONG SAID EAST LINE 30 FEET TO THE NORTH LINE OF SAID SUBDIVISION; THENCE SOUTH 89 DEGREES 19 MINUTES EAST, ALONG SAID NORTH LINE TO THE WEST LINE OF COTTONWOOD LANE; THENCE SOUTH 0 DEGREES 09 MINUTES EAST ALONG THE WEST LINE OF COTTONWOOD LANE, A DISTANCE OF 30 FEET TO THE POINT OF BEGINNING. (ALSO KNOWN AS A PORTION OF TRACT "D" OF SHORT PLAT NO. 6-73, APPROVED APRIL 20, 1972).

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EXHIBIT A
(continued)

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

E 330 FT W 990 FT SW 1/4 NE 1/4 SEC 24 T34N R3E WM

Permanent Parcel Number: P22580

CAROL A. MOORE, A MARRIED INDIVIDUAL, AS HER SEPARATE ESTATE

15318 COTTONWOOD LANE, MOUNT VERNON WA 98273

Loan Reference Number : 20072691253390/511779396

First American Order No: 13235243

Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 MOORE
13235243

WA

FIRST AMERICAN LENDERS ADVANTAGE
DEED OF TRUST



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