



200802070066
Skagit County Auditor

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When recorded mail to:
**FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: FT1120**

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) ROGER E RIDGWAY AND MARY JON VANCE
Grantee(s) US Bank National Association N.D

Legal Description *S 95 FT N 370.01 FT PTN NE 1/4 NE 1/4 NW 1/4 SEC 27
T34N R4E N1M*
Assessor's Property Tax Parcel or Account Number*
Reference Numbers of Documents Assigned or Released

State of Washington * *340429-2-C14-0003* Space Above This Line For Recording Data

ALS#: *3000660178*
Order#: 13603758

DEED OF TRUST
(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is *12/04/2007*
..... The parties and their addresses are:

GRANTOR:
ROGER E RIDGWAY AND MARY JON VANCE

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

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MJV
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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 in Exhibit "A" which is attached hereto and hereby incorporated herein by reference.

The property is located in SKAGIT..... at 1218 S 13TH ST.....
(County)
..... MOUNT VERNON..... Washington 98274.....
(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 \$ 44,838.00..... 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. (You must specifically identify the debt(s) secured and you should include the final maturity date of such debt(s).)

Borrower's Name(s): ROGER RIDGWAY AND MARY JON VANCE

Note Date: 12/04/2007

Maturity Date: 12/17/2032

Principal/Maximum 44,838.00
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 other 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.

[Signature]
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In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Grantor's principal dwelling that is created by this Security Instrument.

- 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 200701190037 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.
- 6. 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.

Roger E. Ridgway 12/4/07 (Signature) ROGER RIDGWAY (Date)
Mary Jon Vance 12/4/07 (Signature) MARY JON VANCE (Date)

ACKNOWLEDGMENT:

STATE OF Washington COUNTY OF Skagit } ss.
 I certify that I know or have satisfactory evidence that
 (Individual) ROGER RIDGWAY AND MARY JON VANCE
 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: 12-4-07

My notary appointment expires:
1-9-10

(Seal) Notary Public in and for the State of Washington,
 Residing At: Jett M McInnis
mt. Vernon, WA

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 SOUTH 95 FEET OF THE NORTH 370.01 FEET OF THAT PORTION OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 29, TOWNSHIP 34 NORTH, RANGE 4 EAST, WILLAMETTE MERIDIAN, LYING EAST OF 13TH STREET AS ESTABLISHED IN THE CITY OF MOUNT VERNON, EXCEPT THE EAST 90 FEET THEREOF.

SITUATED IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV. LEGAL:

S 95 FT N 370.01 FT PTN NE 1/4 NE 1/4 NW 1/4 SEC 29 T34N R4E WM

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO MARY JON VANCE AND ROGER E. RIDGWAY, HUSBAND AND WIFE FROM KERRY S. BARNES AND SHARON M. BARNES, HUSBAND AND WIFE BY DEED DATED JULY 28, 2003 AND RECORDED JULY 30, 2003 IN INSTRUMENT 200307300077, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY, WASHINGTON.

Permanent Parcel Number: 340429-2-014-0003
MARY JON VANCE AND ROGER E. RIDGWAY, HUSBAND AND WIFE

1218 SOUTH 13TH STREET, MOUNT VERNON WA 98274
Loan Reference Number : 20073271738400/3000600178
First American Order No: 13603758
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 RIDGWAY
13603758 WA
FIRST AMERICAN LENDERS ADVANTAGE
DEED OF TRUST




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