



200803190054

Skagit County Auditor

3/19/2008 Page

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5 10:38AM

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2925 Country Drive, Suite 201, St. Paul, MN 55117

Document Title(s) Deed of Trust

Grantor(s) JOHN P. NOYES AND BRIANNE L. NOYES, HUSBAND AND WIFE

Grantee(s) U.S. Bank National Association N.D.

Legal Description LOT 24 SAUK MOUNTAIN VIEW ESTATES NORTH - A PLANNED RESIDENTIAL DEVELOPMENT

Assessor's Property Tax Parcel or Account Number P121359

Reference Numbers of Documents Assigned or Released

____ State of Washington _____ Space Above This Line For Recording Data _____

ALS#: 3000616077 **DEED OF TRUST**

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is 02/16/2008
..... The parties and their addresses are:

GRANTOR:

JOHN P. NOYES AND BRIANNE L. NOYES, HUSBAND AND WIFE

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 - HOME EQUITY LINE OF CREDIT DEED OF TRUST
(NOT FOR FNMA, FHLMC, FHA OR VA USE; NOT FOR USE WITH PROPERTY USED FOR AGRICULTURAL PURPOSES)

© 1994 Wolters Kluwer Financial Services - Bankers Systems* Form USBOCPSFDTWA 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 in Exhibit "A" which is attached hereto and hereby incorporated herein by reference.

The property is located in 1300 Cascadia Dr SKAGIT at 1300 Cascadia
(County)
Drive 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 \$ 52,500.00. 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): JOHN NOYES AND BRIANNE NOYES HUSBAND AND WIFE

Note Date: 02/16/2008

Maturity Date: 03/07/2033

Principal/Maximum 52,500.00

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.

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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.

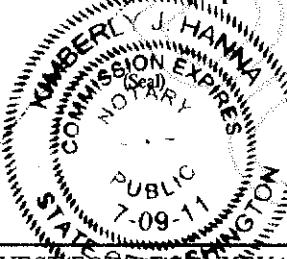
(Signature) John P. Noyes 2/16/08 (Date) (Signature) Brianne L. Noyes 2/16/08 (Date)

ACKNOWLEDGMENT:

STATE OF Washington, COUNTY OF Skagit } ss.
(Individual) I certify that I know or have satisfactory evidence that JOHN P. NOYES AND BRIANNE L. NOYES, HUSBAND AND WIFE
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: 2/16/08

My notary appointment expires: 7/09/11



Kimberly J. Hanna
Notary Public in and for the State of Washington,
Residing At: 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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ALL-PURPOSE ACKNOWLEDGEMENT

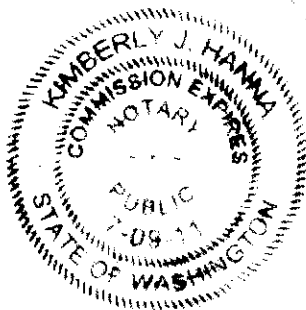
STATE OF Washington
COUNTY OF Skagit

ACCOUNT # ~~XXXXXXXXXXXX~~

On ☒ before me, ☒ , a Notary Public,
2/11/08 (DATE) Kimberly J. Hanna

personally appeared, ☒ ,
John Noyes, Brannen Noyes (SIGNERS)
☐ personally known to me OR ☒ proved to me on the basis of satisfactory

evidence to be the person(s) whose name(s)
is/are subscribed to the within instrument and
acknowledged to me that he/she/they
executed the same in his/her/their authorized
capacity(ies), and that by his/her/their
signature(s) on the instrument the person(s),
or the entity upon behalf of the which the
person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Kimberly J. Hanna
NOTARY SIGNATURE

My Commission Expires: 7/09/11

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EXHIBIT A

LOT 24, SAUK MOUNTAIN VIEW ESTATES NORTH - A PLANNED
RESIDENTIAL DEVELOPMENT PHASE 2, ACCORDING TO THE PLAT
THEREOF RECORDED JANUARY 29, 2004 UNDER AUDITOR'S FILE NO.
200401290095, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV LEGAL

LOT 24 SAUK MOUNTAIN VIEW ESTATES NORTH - A PLANNED
RESIDENTIAL DEVELOPMENT PHASE 2 A'S 200401290095

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO JOHN P. NOYES
AND BRIANNE L. NOYES, HUSBAND AND WIFE FROM WHATCOM SKAGIT
HOUSING BY DEED DATED 08/04/05 AND RECORDED 08/08/05 IN
INSTRUMENT NO. 200508080148, PAGE N/A IN THE LAND RECORDS OF
SKAGIT COUNTY, WASHINGTON.

Permanent Parcel Number: P121359
JOHN P. NOYES AND BRIANNE L. NOYES, HUSBAND AND WIFE

1300 CASCADIA DRIVE, SEDRO WOOLLEY WA 98284
Loan Reference Number : 20080301840060
First American Order No: 13959764
Identifier: FIRST AMERICAN LENDERS ADVANTAGE



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DEED OF TRUST

US Recordings



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