



200805050120

Skagit County Auditor

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Document Title(s): Deed of Trust

Grantor(s): SCOTT STROMER AND LINDA STROMER, HUSBAND AND WIFE

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

Legal Description: ~~SEE ENCL~~ Lot 17 Plat of Sunrise Ridge 2

Assessor's Property Tax Parcel or Account Number: P102635

Reference Numbers of Documents Assigned or Released:

Vol 15 Pgs 51-53
See pg 5

State of Washington

Space Above This Line For Recording Data

ALS#: 44994143

DEED OF TRUST
(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is 04/04/2008.....
..... The parties and their addresses are:

GRANTOR:

SCOTT STROMER AND LINDA STROMER, 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

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 (County) at 13063 SUNRISE DR
MOUNT VERNON (City), 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): SCOTT STROMER AND LINDA STROMER

Note Date: 04/04/2008

Maturity Date: 04/05/2018

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.

Scott Stromer 4-4-08 (Signature) SCOTT STROMER (Date) *Linda Stromer* (Signature) LINDA STROMER (Date) 4-4-08

ACKNOWLEDGMENT:

STATE OF *Washington* COUNTY OF *Skagit* } ss.
(Individual) I certify that I know or have satisfactory evidence that *SCOTT STROMER AND LINDA STROMER 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.

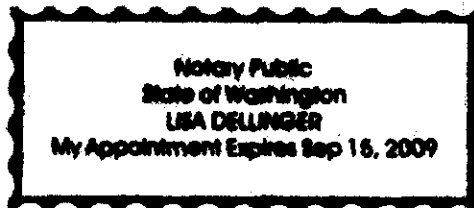
Dated: *April 4, 2008*

(Seal)

Lisa Dellinger
Notary Public in and for the State of Washington.
Residing At:

My notary appointment expires: *September 15, 2009*

Mount Vernon
Washington
LISA DELLINGER



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



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Skagit County Auditor

ALL-PURPOSE ACKNOWLEDGEMENT

STATE OF Washington

ACCOUNT # 511986139

COUNTY OF Skagit

On 4-4-2008 before me, Lisa Dellinger, a Notary Public,
(DATE)

personally appeared, Scott Stromer & Linda Stromer,
(SIGNERS)

___ personally known to me OR X 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.

Lisa Dellinger
NOTARY SIGNATURE

My Commission Expires: September 15, 2009



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EXHIBIT A

LOT NUMBER 17 IN PLAT OF SUNRISE RIDGE NUMBER 2 AS SHOWN IN THE RECORDED PLAT/MAP THEREOF IN VOLUME 15 PAGE 51- 53 OF SKAGIT COUNTY RECORDS.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV LEGAL

LOT 17 PLAT OF SUNRISE RIDGE 2 VOL 15 PGS 51-53

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO SCOTT STROMER AND LINDA STROMER, HUSBAND AND WIFE FROM CHARLES M. STEWART AND JOANN M. STEWART, HUSBAND AND WIFE, EUGENE A. SWANSON AND MARIE E. SWANSON, HUSBAND AND WIFE AND KEITH M. SWANSON, AS HIS SEPARATE PROPERTY BY DEED DATED 05/01/95 AND RECORDED 05/05/95 IN INSTRUMENT NO. 9505050088, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY, WASHINGTON.

Permanent Parcel Number: P102635
SCOTT STROMER AND LINDA STROMER, HUSBAND AND WIFE

13063 SUNRISE DRIVE, MOUNT VERNON WA 98273
Loan Reference Number : 20080852050330
First American Order No: 14424890
Identifier: FIRST AMERICAN LENDERS ADVANTAGE



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DEED OF TRUST

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