



200805270163
Skagit County Auditor

5/27/2008 Page 1 of 4 10:28AM

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Document Title(s): Deed of Trust

Grantor(s): VERONA R. HOWARD, A MARRIED WOMAN

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

Legal Description: SEE ATTACHED EXHIBIT A lot 92 the plat of island view park vol 7
pg. 38 see pg. 4

Assessor's Property Tax Parcel or Account Number: P57625

Reference Numbers of Documents Assigned or Released:

State of Washington _____ Space Above This Line For Recording Data _____
ALS#: 45403736

DEED OF TRUST
(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is 04/22/2008.....
..... The parties and their addresses are:

GRANTOR:

VERONA R. HOWARD, A MARRIED WOMAN & William D Howard, Wife & Husband

☐ 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..... at 1913 24TH ST.....
(County)
..... ANACORTES....., Washington 98221.....
(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 \$ 40,000.00..... 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): VERONA HOWARD

Note Date: 04/22/2008

Maturity Date: 04/22/2008

Principal/Maximum 40,000.00

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.

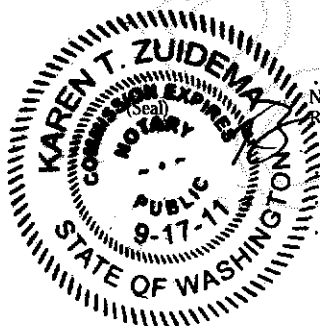
Verona R Howard 4/23/08 William O Howard 4/23/08
(Signature) VERONA R HOWARD (Date) (Signature) WILLIAM O. HOWARD (Date)

ACKNOWLEDGMENT:

STATE OF Washington, COUNTY OF Skagit } ss.
(Individual) I certify that I know or have satisfactory evidence that Wife & Husband
VERONA R. HOWARD AND WILLIAM O. HOWARD 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: 4/23/08

My notary
appointment expires:
9/17/11



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

Anacortes

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



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EXHIBIT A

LOT 92, "THE PLAT OF ISLAND VIEW PARK, ANACORTES,
WASHINGTON", AS PER PLAT RECORDED IN VOLUME 7 OF PLATS, PAGE
38, RECORDS OF SKAGIT COUNTY, WASHINGTON.

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

ABBRV LEGAL

LOT 92 THE PLAT OF ISLAND VIEW PARK VOL 7 PG 38

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO VERONA SCHMIDT
FROM RICK A. SUITER AKA RICHARD A. SUITER BY DEED DATED
11/20/03 AND RECORDED 11/21/03 IN INSTRUMENT NO.
200311210141, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY,
WASHINGTON.

Permanent Parcel Number: P57625
VERONA SCHMIDT

1913 24TH STREET, ANACORTES WA 98221
Loan Reference Number : 20080981619221
First American Order No: 14522490
Identifier: L/FIRST AMERICAN LENDERS ADVANTAGE



U45403736-01FB04

DEED OF TRUST

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