



200807180083
Skagit County Auditor

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Return Address:

US Recordings, Inc.
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11751 Interchange Drive, Suite B
Louisville, KY 40229

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

Document Title(s) (or transactions contained therein): (all areas applicable to your document <u>must</u> be filled in) DEED OF TRUST 75118724	
Reference Number(s) of related Documents: Additional reference #'s on page _____ of document	
Grantor(s) (Last name, first name, initials) RIGOBERTO GONZALEZ OLIVIA A GONZALEZ Additional names on page <u>2</u> of document.	
Grantee(s) (Last name first, then first name and initials) U.S. BANK, NATIONAL ASSOCIATION N.D. Additional names on page <u>2</u> of document.	
Trustee U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION	
Legal description (abbreviated: i.e. lot, block, plat or section, township, range) LOT 15, FOX HILL ESTATES, DIV I Additional legal is on page <u>5</u> of document.	
Assessor's Property Tax Parcel/Account Number P83187	<input type="checkbox"/> Assessor Tax # not yet assigned
The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein. USR /	

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

 Signature of Requesting Party

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This Space Provided for Recorder's Use

~~When Recorded Return To: U.S. Recordings, Inc.
2925 Country Drive, Suite 201, St. Paul, MN 55117~~

Document Title(s) Deed of Trust

Grantor(s) RIGOBERTO GONZALEZ AND OLIVIA A. GONZALEZ, HUSBAND AND WIFE

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

Legal Description *lot 15, FOX Hill Estates, Div I/P35*

Assessor's Property Tax Parcel or Account Number P83187

Reference Numbers of Documents Assigned or Released

State of Washington

Space Above This Line For Recording Data

ALS#: ~~XXXXXXXXXX~~

DEED OF TRUST
(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is 05/19/2008.....
..... The parties and their addresses are:

GRANTOR:

RIGOBERTO GONZALEZ AND OLIVIA A. GONZALEZ, 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 USBREDSFWA 1/25/2008

(page 1 of 3)

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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 1816 N 35th St
(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 \$ 100,000.00. 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. (You must specifically identify the debt(s) secured and you should include the final maturity date of such debt(s).)

Borrower's Name(s): RIGOBERTO GONZALEZ AND OLIVIA GONZALEZ

Note Date: 05/19/2008 Maturity Date: 05/18/2033

Principal/Maximum 100,000.00

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 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.



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.

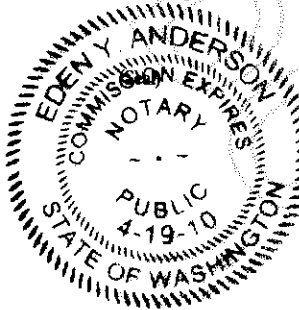
[Signature] 01/19/08 (Signature) RIGOBERTO GONZALEZ (Date)
[Signature] 05/19/06 (Signature) OLIVIA A. GONZALEZ (Date)

ACKNOWLEDGMENT:

STATE OF WA COUNTY OF Icing } ss.
 I certify that I know or have satisfactory evidence that RIGOBERTO GONZALEZ AND OLIVIA GONZALEZ husband/wife
 (Individual) A 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: 5-19-08

My notary appointment expires: 4-19-10



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

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



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EXHIBIT A

LOT 15, "FOX HILL ESTATES, DIVISION I", AS PER PLAT RECORDED
IN VOLUME 14 OF PLATS, PAGES 7 AND 8, RECORDS OF SKAGIT
COUNTY, WASHINGTON.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV LEGAL

LOT 15 FOX HILL ESTATES DIV I VOL 14 PGS 7-8

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO RIGOBERTO
GONZALEZ AND OLIVIA A. GONZALEZ, HUSBAND AND WIFE FROM GARY
R. BROWN AND REGINA R. BROWN, HUSBAND AND WIFE BY DEED DATED
05/01/02 AND RECORDED 05/02/02 IN INSTRUMENT NO.
200205020094, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY,
WASHINGTON.

Permanent Parcel Number: P83187
RIGOBERTO GONZALEZ AND OLIVIA A. GONZALEZ, HUSBAND AND WIFE

1816 NORTH 35TH STREET, MOUNT VERNON WA 98273
Loan Reference Number : 20081291912210
First American Order No: 37391011
Identifier: FIRST AMERICAN LENDERS ADVANTAGE



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