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200807280018

Skagit County Auditor

7/28/2008 Page 1 of 6 9:49AM

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When Recorded Return To: ~~U.S. Recordings, Inc.~~

~~2025 Country Drive, Suite 201, St. Paul, MN 55117~~

Document Title(s) Deed of Trust

Grantor(s) TODD E. WIERSUM AND BROOKE A. WIERSUM, HUSBAND AND WIFE

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

Legal Description Lot 11, Skagit Co sht P1+ #6-90 /pg 550

Assessor's Property Tax Parcel or Account Number P105249

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 06/25/2008.....
..... The parties and their addresses are:

GRANTOR:

TODD E. WIERSUM AND BROOKE A. WIERSUM, 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)

(page 1 of 3)

1994 Wolters Kluwer Financial Services - Bankers Systems Form USBREDTSFWA 1/25/2008

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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 12054 MARINE DR
(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 \$ 250,000.00. 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): TODD WIERSUM AND BROOKE WIERSUM

Note Date: 06/25/2008

Maturity Date: 07/15/2033

Principal/Maximum 250,000.00

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.

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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) TODD E. WIERSUM (Date) 6/25/08 (Signature) BROOKE A. WIERSUM (Date) 6/25/08

ACKNOWLEDGMENT:

STATE OF Washington COUNTY OF Skagit } ss.
(Individual) I certify that I know or have satisfactory evidence that TODD E. WIERSUM AND BROOKE A. WIERSUM husband & 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.

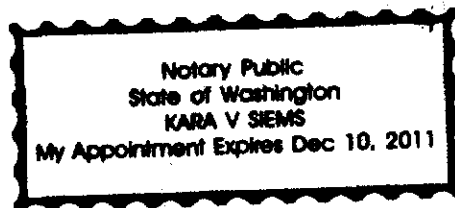
Dated: 6/25/08

(Seal)

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

Bellingham, WA

My notary
appointment expires:
12/10/2011



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

ACCOUNT # 3000656464

COUNTY OF Skagit

On June 25th 2008 before me, Kara Siems, a Notary Public,
(DATE)

personally appeared, Todd and Brooke Wiersum,
(SIGNERS)

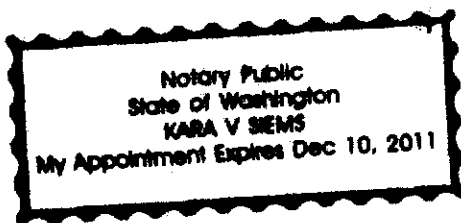
husband & wife

___ 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.



[Handwritten Signature]
NOTARY SIGNATURE

My Commission Expires: 12/10/2011

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EXHIBIT A

LOT 11, SKAGIT COUNTY SHORT PLAT NUMBER 6-90, APPROVED MARCH 12, 1991 AND RECORDED MARCH 12, 1991 IN VOLUME 9 OF SHORT PLATS, PAGE 326 UNDER AUDITOR'S FILE NUMBER 9103120066, BEING IN A PORTION OF REVISED SHORT PLAT NUMBER 68-80 AND 90-77 IN THE NORTHWEST QUARTER OF SECTION 2, TOWNSHIP 34 NORTH, RANGE 1 EAST OF THE WILLAMETTE MERIDIAN,

AND EXCEPT THAT PORTION DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID LOT 11, SHORT PLAT NUMBER 6-90;

THENCE SOUTH 88 DEGREES 16 MINUTES 17 SECONDS WEST 54.00 FEET ALONG THE NORTH LINE OF SAID LOT 11 TO THE TRUE POINT OF BEGINNING;

THENCE SOUTH 63 DEGREES 04 MINUTES 51 SECONDS WEST 91.04 FEET;

THENCE NORTH 69 DEGREES 41 MINUTES 47 SECONDS WEST 103.42 FEET, MORE OR LESS, TO SAID NORTH LINE OF LOT 11 AT A POINT BEARING SOUTH 88 DEGREES 16 MINUTES 17 SECONDS WEST FROM THE TRUE POINT OF BEGINNING;

THENCE NORTH 88 DEGREES 16 MINUTES 17 SECONDS EAST 178.25 FEET ALONG SAID NORTH LINE OF LOT 11 TO THE TRUE POINT OF BEGINNING.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV LEGAL

LOT 11 SP 6-90 VOL 9 PG 326 A'S 9103120066 PTN SP 68-80 AND 90-77 PTN SEC 2 T34N R1E WM

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO TODD E. WIERSUM AND BROOKE A. WIERSUM, HUSBAND AND WIFE FROM LARRY

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EXHIBIT A
(continued)

P. BUGHI AND KATHLEEN M. BUGHI, HUSBAND AND WIFE BY DEED
DATED 03/11/03 AND RECORDED 03/27/03 IN INSTRUMENT NO.
200303270202, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY,
WASHINGTON.

Permanent Parcel Number: P105249
TODD E. WIERSUM AND BROOKE A. WIERSUM, HUSBAND AND WIFE

12054 MARINE DRIVE, ANACORTES WA 98221
Loan Reference Number : 20081611114530
First American Order No: 37768292
Identifier: FIRST AMERICAN LENDERS ADVANTAGE



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