

**Return Address:**

US Recordings, Inc.  
2925 Country Drive  
St. Paul, MN 55117



200810310068

Skagit County Auditor

10/31/2008 Page

1 of

7 11:29AM

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 must be filled in) **DEED OF TRUST**

75239916

**Reference Number(s) of related Documents:**

Additional reference #'s on page \_\_\_\_\_ of document

**Grantor(s)** (Last name, first name, initials)

NIRMAL SINGH

BAJIT SING

Additional names on page \_\_\_\_\_ of document.

**Grantee(s)** (Last name first, then first name and initials)

U.S. BANK, NATIONAL ASSOCIATION N.D.

Additional names on page \_\_\_\_\_ of document.

**Trustee** U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION

**Legal description** (abbreviated: i.e. lot, block, plat or section, township, range)

LOT 40, THE MEADOWS- PHASE II, VOL 16, PG 1-7

Additional legal is on page 7 of document.

**Assessor's Property Tax Parcel/Account Number**

P106509

☐ 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.

*Ther Wah*

Signature of Requesting Party

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) NIRMAL SINGH A MARRIED MAN AND BALJIT SINGH, A MARRIED MAN  
Grantee(s) U.S. Bank National Association N.D.  
Legal Description Pg 7  
Assessor's Property Tax Parcel or Account Number Pg 7  
Reference Numbers of Documents Assigned or Released  
State of Washington \_\_\_\_\_ Space Above This Line For Recording Data \_\_\_\_\_

ALS#:

**DEED OF TRUST**  
(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is 08/12/2008.....  
..... The parties and their addresses are:

GRANTOR: AS his Separate Estate as to deed 2  
NIRMAL SINGH A MARRIED MAN AND BALJIT SINGH, A MARRIED MAN AS his  
separate estate as to deed 1

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 USBREDTSFWA 1/25/2008

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(page 1 of 2)

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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 2307 EAST MEADOW BOULEVARD  
(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 \$ 98,500.00. 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): BALJIT SINGH

Note Date: 08/12/2008

Maturity Date: 08/15/2033

Principal/Maximum 98,500.00  
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.

NIRMAL SINGH *[Signature]* 8/12/08  
(Signature) NIRMAL SINGH (Date) (Signature) BALJIT SINGH (Date)

ACKNOWLEDGMENT

STATE OF Washington, COUNTY OF Skagit } ss.  
(Individual) I certify that I know or have satisfactory evidence that NIRMAL SINGH AND BALJIT SINGH a married man, as his Separate estate. As to deed 2 and 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.

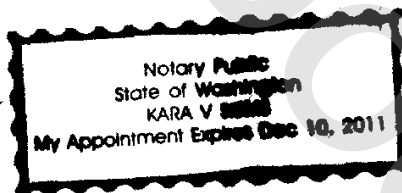
Dated: 8/12/08

(Seal)

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

My notary  
appointment expires:  
12/10/2011

\* Baljit Singh, a married man as his separate estate as to deed 1



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 # 3000667087

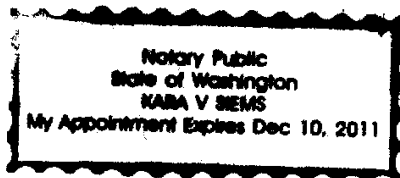
COUNTY OF Skagit

On August 12<sup>th</sup>, 2008 before me, Kara siems, a Notary Public,  
(DATE)

personally appeared, Baljit Singh and Nirmal Singh,  
(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.

  
NOTARY SIGNATURE

My Commission Expires: 12/10/2011



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**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.

<u>Pawandeep Kaur</u>	<u>Pawandeep Kaur</u>
<u>AMARJIT KAUR</u>	<u>AMARJIT KAUR</u>
<u>Nirmal Singh</u>	<u>NIRMAL SINGH -</u>
_____	_____

**ALL PURPOSE ACKNOWLEDGMENT**

STATE OF Washington } SS.

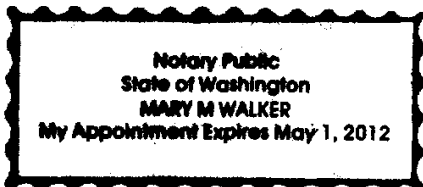
COUNTY OF Skagit }

On Oct 15<sup>th</sup> 2008 before me, Mary M Walker  
personally appeared Pawandeep Kaur, Amarjit Kaur  
and Nirmal Singh, husband and 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 which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Seal)



Signature [Signature]  
Name (typed or printed) Mary Walker  
My Commission Expires: 05-01-2012


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EXHIBIT A

LOT 40, THE MEADOWS - PHASE II, ACCORDING TO THE PLAT THEREOF  
RECORDED IN VOLUME 16 OF PLATS, PAGES 1 THROUGH 7, RECORDS OF  
SKAGIT COUNTY, WASHINGTON.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV LEGAL

LOT 40 THE MEADOWS - PHASE II VOL 16 PGS 1-7

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO NIRMAL SINGH,  
A MARRIED MAN, DEALING AS HIS SEPARATE ESTATE, AND BALJIT  
SINGH, A SINGLE PERSON FROM HOMESTEAD NW DEV COMPANY, A  
WASHINGTON CORPORATION BY DEED DATED 04/03/00 AND RECORDED  
04/04/00 IN INSTRUMENT NO. 200004040041, PAGE N/A IN THE LAND  
RECORDS OF SKAGIT COUNTY, WASHINGTON.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO NIRMAL SINGH  
FROM AMARJIT KAUR, TO SEPARATE COMMUNITY PROPERTY BY DEED  
DATED 04/03/00 AND RECORDED 04/04/00 IN INSTRUMENT NO.  
200004040042, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY,  
WASHINGTON.

Permanent Parcel Number: P106509  
NIRMAL SINGH, A MARRIED MAN, DEALING AS HIS SEPARATE ESTATE AND  
BALJIT SINGH, A SINGLE PERSON, AS TO DEED 1 AND  
NIRMAL SINGH, AS TO DEED 2

2307 EAST MEADOW BOULEVARD, MOUNT VERNON WA 98273  
Loan Reference Number : 20082081406360  
First American Order No: 38297543  
Identifier: L/FIRST AMERICAN LENDERS ADVANTAGE



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