

Skagit County Auditor

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Return To (name and address): Southwest Financial Services, Ltd. 537 E Pete Rose Way, STE 300 Cincinnati, OH 45202



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Document Title(s) Grantor(s) Grantee(s) U.S. Bank National Association ND Legal Description SITUATED IN SKAGIT COUNTY, WASHINGTON: LOT 1, LINVOG SHORT PLAT I Assessor's Property Tax Parcel or Account Number P99375 Reference Numbers of Documents Assigned or Released

\_\_\_\_\_ State of Washington \_

## DEED OF TRUST (With Future Advance Clause)

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is ......05/.1.7/20.10

GRANTOR: DAVID E. LINVOG, Unmarried.

If checked, refer to the attached Addendum incorporated herein, for additional Grantors, their signatures and acknowledgments.

TRUSTEE:

U.S. Bank Trust Company, National Association, a national banking association organized under the laws of the United States 111 SW Fifth Avenue Portland, OR 97204

LENDER:

U.S. Bank National Association ND, a national banking association organized under the laws of the United States 4325 17th Avenue SW Fargo, ND 58103

 WASHINGTON - HOME EQUITY LINE OF CREDIT DEED OF TRUST

 (NOT FOR FNMA, FHLMC, FHA OR VA USE; NOT FOR USE WITH PROPERTYUSED FOR AGRICULTURALPURPOSES)

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For good and valuable consideration, the receipt and sufficiency of which is CONVEYANCE. 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: See attached Exhibit "A"

The property is located in SKAGIT COUNTY ...... at ...... (County)

(City) (ZIP Code) (Address)

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 \$ .46,219.00. 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.
- SECURED DEBT AND FUTURE ADVANCES. 4
- 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): DAVID LINVOG Principal/Maximum Line Amount: 46,219.00 Maturity Date: 05/10/2035

Note Date: 05/17/2010

- 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 Lenderunder the terms of this Security Instrument. (page 2 of 3)

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In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequen security interest in the Grantor's principal dwelling that is created by this Security instrument.

- 6. OTHER TERMS. Ortgage Rider Escrow for Taxes and Insurance. If checked, the covenants and agreements of the Mortgage Rider Escrow for Taxes and Insurance is incorporated into and supplement and amend the terms of this Security Instrument.
- 7. 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.

05/17/10 (Date) (Signature) (Date) (Signature) DAVID E. LINV ACKNOWLEDGMENT: STATE OF WAShurgton, county of Staget. } ss. I certify that I know or have satisfactory evidence that (Individual) DAVID E. LINVOG, Unmarried. ...... 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: 51110

My notary appointment expires: 719111

5.



Knowler J. Hand **Residing At:** 

Prepared By: Southwest Financial Services, Ltd. 537 E Pete Rose Way, STE 300 Cincinnati, OH 45202

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## **EXHIBIT "A" LEGAL DESCRIPTION**

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Account #: 16735264 Order Date : 03/31/2010 Reference : 20100901350462 Name : DAVID LINVOG Deed Ref : N/A Index #:

Parcel #: P99375

SITUATED IN SKAGIT COUNTY, WASHINGTON: LOT 1, LINVOG SHORT PLAT UNDER SHORT PLAT NO. PL08-0539, APPROVED MARCH 4, 2009 AND RECORDED MARCH 11, 2009, UNDER AUDITOR'S FILE NO, 200903110114, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 34, TOWNSHIP 35 NORTH, RANGE 4 EAST, W.M., EXCEPT COUNTY ROADS.

SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE.

BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN DOCUMENT NUMBER 200907100130, OF THE SKAGIT COUNTY, WASHINGTON RECORDS.

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