



201011150107

Skagit County Auditor

11/15/2010 Page

1 of

5 10:42AM

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



017809376-000193058

This Space Provided for Recorder's Use

Document Title(s) DEED OF TRUST

Grantor(s) ANDRA SCHAUB

Grantee(s) U.S. Bank National Association ND

Legal Description TAX 92 PTN W1/2 NW1/4 NE1/4 SW1/4 BAAP ON W LI SD SUB 30.0FT N OF SW

Assessor's Property Tax Parcel or Account Number P33160

Reference Numbers of Documents Assigned or Released

State of Washington

Space Above This Line For Recording Data

DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Deed of Trust (Security Instrument) is10/08/2010
..... The parties and their addresses are:

GRANTOR:

ANDRA SCHAUB, MARRIED

WAYNE SCHAUB, 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,
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

WBS (page) of 1

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:
See attached Exhibit "A"

The property is located in SKAGIT COUNTY at
(County)

.628 HILLCREST DR., ANACORTES....., Washington 98221-3630.....
(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 \$ 28,571.00..... 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): ANDRA SCHAUB

Principal/Maximum Line Amount: 28,571.00

Maturity Date: 10/25/2035

Note Date: 10/08/2010

- 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 Lender under the terms of this Security Instrument.

WRS (page 1 of 3)



201011150107
Skagit County Auditor

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 and recorded as Recording Number or Instrument Number 200701190036 in Book at Page(s) 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.

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.

11/15/2010 Page 3 of 5 10:42AM

EXHIBIT "A" LEGAL DESCRIPTION

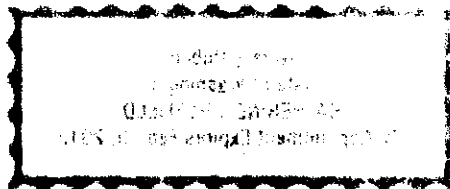
Page: 1 of 1

Account #: 17809376
Order Date : 09/04/2010
Reference : 20102471414541
Name : ANDRA SCHAUB
Deed Ref : N/A

Index #:

Parcel #: P33160

TAX 92 PTN W1/2 NW1/4 NE1/4 SW1/4 BAAP ON W LI SD SUB 30.0FT N OF SW C TH OF TH N 0-34 E
ALG W LI SD SUB 200.0FT M/L TO S LI LONGVIEW AVE TH E ALG S LI SD AVE PROD 77.1FT TH S
0-34 W 200.0FT M/L TAP 30.0FT N OF S LI SD SUB TH S 89-45-30 W PLT S LI SD SUB 77.1FT TPB



201011150107
Skagit County Auditor

11/15/2010 Page

4 of

5 10:42AM

EXHIBIT "A" LEGAL DESCRIPTION

Page: 1 of 1

Account #: 17809376
Order Date : 09/04/2010
Reference : 20102471414541
Name : ANDRA SCHAUB
Deed Ref : N/A

Index #:
Parcel #: P33160

THAT PORTION OF THE WEST HALF OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION THIRTY (30), TOWNSHIP THIRTY-FIVE (35) NORTH, RANGE TWO (2) EAST W.M., DESCRIBED AS FOLLOWS:
BEGINNING AT A POINT ON THE WEST LINE OF SAID SUBDIVISION 30.0 FEET NORTH OF THE SOUTHWEST CORNER THEREOF; THENCE NORTH 0 DEG. 34' EAST ALONG THE WEST LINE OF SAID SUBDIVISION 200.0 FEET, MORE OR LESS, TO THE SOUTH LINE OF LONGVIEW AVENUE IN THE PLAT OF SEATTLE SYNDICATE'S FIRST ADDITION TO ANACORTES, THENCE EAST ALONG THE SOUTH LINE OF SAID LONGVIEW AVENUE PRODUCED 77.1 FEET; THENCE SOUTH 0 DEG. 34' WEST 200.0 FEET, MORE OR LESS, TO A POINT 30.0 FEET NORTH OF THE SOUTH LINE OF SAID SUBDIVISION; THENCE SOUTH 89 DEG. 45' 30" WEST PARALLEL TO THE SOUTH LINE OF SAID SUBDIVISION 77.1 FEET TO THE POINT OF BEGINNING.
SITUATED IN SKAGIT COUNTY, WASHINGTON.

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 NO. 200705210031, OF THE SKAGIT COUNTY, WASHINGTON RECORDS.



201011150107
Skagit County Auditor