



201311010048

Skagit County Auditor \$79.00  
11/1/2013 Page 1 of 7 10:50AM

**When Recorded Mail To:**  
*First American Title*  
*Loss Mitigation Title Services-LMTS*  
P.O. Box 27670  
Santa Ana, CA 92799  
Attn: LMTS

FAT Doc. No.: 8600059

County: SKAGIT

**Document Title(s)**  
SUBORDINATE DEED OF TRUST  
**Reference Number(s) of related documents:**

Additional Reference #'s on page 2

**Grantor(s)** (Last, First, and Middle Initial)  
RAYMUNDO, ENRIQUE  
ORTEZ VASQUEZ, EVELIN

Additional Grantors on page 2

**Grantee(s)** (Last, First, and Middle Initial)  
SECRETARY OF HOUSING AND URBAN DEVELOPMENT

**Trustee(s)**  
DEVAL, LLC

Additional Grantees on page 2

**Legal Description** (abbreviated form: i.e. lot, block, plat or section, township, range, quarter/quarter)  
LOT A-A OF SHORT PLAT NO. PL01-0597 REC. JAN 04,2002 UNDER AUDITORS FILE NO. 200201040081.

Complete legal on page 5

**Assessor's Property Tax Parcel/Account Number**  
36040740130309

Additional parcel #'s on page 2

THE AUDITOR/RECORDER WILL RELY ON THE INFORMATION PROVIDED ON THIS FORM. THE RESPONSIBILITY FOR THE ACCURACY OF THE INDEXING INFORMATION IS THAT OF THE DOCUMENT PREPARER.

This Document Prepared By:  
**LUCAS CALLOWAY**  
**U.S. BANK N.A.**  
**4801 FREDERICA ST**  
**OWENSBORO, KY 42301**  
**(800) 365-7772**

When recorded mail to: #8600059  
First American Title  
Loss Mitigation Title Services 12106.1  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: RAYMUNDO - PC REC SVC

Tax/Parcel No. 36040740130309

[Space Above This Line for Recording Data]

Investor Loan No.: 703 561-8354062  
Loan No: 7884466737

## SUBORDINATE DEED OF TRUST

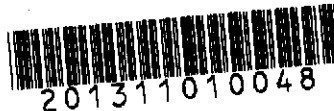
THIS SUBORDINATE DEED OF TRUST ("Security Instrument") is made on **OCTOBER 1, 2013**. The grantor is **ENRIQUE A RAYMUNDO, EVELIN R ORTEZ-VASQUEZ HUSBAND AND WIFE** ("Borrower"), whose address is **18801 ROUTON LANE, BURLINGTON, WASHINGTON 98233**. The trustee is **DEVAL, LLC** ("Trustee"), whose address is **WESTPOINT I SUITE 300 1255 CORPORATE DRIVE IRVING, TX 75038**. The beneficiary is the **Secretary of Housing and Urban Development**, whose address is **Attention: Single Family Notes Branch, 451 Seventh Street SW, Washington, DC 20410** ("Lender"). Borrower owes Lender the principal sum of **THIRTY-EIGHT THOUSAND NINETY-EIGHT DOLLARS AND 79 CENTS (U.S. \$38,098.79)**. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **OCTOBER 1, 2043**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the COUNTY of **SKAGIT**, State of **WASHINGTON**:

FHA/VA HUD-HAMP Loan Modification Agreement 09242013\_111  
First American Mortgage Services

WD12106.1 7884466737

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11/1/2013 Page

2 of

\$79.00  
7 10:50AM

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

Tax Parcel No. **36040740130309**

which has the address of, **18801 ROUTON LANE, BURLINGTON, WASHINGTON 98233** (herein "Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing, is referred to in this Security Instrument as the "Property."

**BORROWER COVENANTS** that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

**THIS SECURITY INSTRUMENT** combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

**UNIFORM COVENANTS.** Borrower and Lender covenant and agree as follows:

**1. Payment of Principal.** Borrower shall pay when due the principal of the debt evidenced by the Note.

**2. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

**3. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent.

**4. Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street SW, Washington, DC 20410 or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

**5. Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.



6. **Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

7. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 7 of the Subordinate Note, the Secretary may invoke the non-judicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 *et seq.*) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided by the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to Lender under this paragraph or applicable law.



201311010048

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

ENRIQUE RAYMUNDO  
Borrower: ENRIQUE A RAYMUNDO  
10-18-13  
Date

Evelin R. Ortez Vasquez  
Borrower: EVELIN R ORTEZ-VASQUEZ  
10-18-13  
Date

Borrower: \_\_\_\_\_

Borrower: \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

Borrower: \_\_\_\_\_

Borrower: \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

[Space Below This Line for Acknowledgments]

**BORROWER ACKNOWLEDGMENT**

State of WASHINGTON  
County of Skagit

I certify that I know or have satisfactory evidence that ENRIQUE A RAYMUNDO, EVELIN R ORTEZ-VASQUEZ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the users and purposes mentioned in the instrument.

Dated October 18, 2013

Martin E. Lehr  
(Signature) Martin E. Lehr

(Seal or Stamp)



Notary Public  
(Title)

My appointment expires: 2-9-15



201311010048

**EXHIBIT A**

**BORROWER(S): ENRIQUE A RAYMUNDO, EVELIN R ORTEZ-VASQUEZ HUSBAND AND WIFE**

**LOAN NUMBER: 7884466737**

**LEGAL DESCRIPTION:**

**LOT A-1 OF SHORT PLAT NO. PL01-0597, RECORDED JANUARY 4, 2002, UNDER AUDITOR'S FILE NO. 200201040081, RECORDS OF SKAGIT COUNTY, WASHINGTON, AND BEING A PORTION OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 7, TOWNSHIP 36 NORTH, RANGE 4 EAST, W.M. TOGETHER WITH A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES, OVER AND ACROSS ROUTON LANE, AS SHOWN ON SAID SHORT PLAT.**

**TAX/PARCEL NO. 36040740130309**

**ALSO KNOWN AS: 18801 ROUTON LANE, BURLINGTON, WASHINGTON 98233**



201311010048

**EXHIBIT B  
MORTGAGE SCHEDULE**

Mortgage made by **ENRIQUE A RAYMUNDO, EVELIN R ORTEZ-VASQUEZ HUSBAND AND WIFE** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR US BANK, NA** for **\$257,952.00** and interest, dated **MAY 22, 2007** and recorded on **MAY 23, 2007** in **INSTRUMENT NO. 200705230191**. Mortgage tax paid:

This mortgage was assigned from **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR US BANK, NA** (assignor), to **U.S. BANK NATIONAL ASSOCIATION** (assignee), by assignment of mortgage dated and recorded on **APRIL 24, 2013** in **INSTRUMENT NO. 201304240125**.



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