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Document Title(s) Deed of Trust

Grantor(s) JAMES D. HANSEN AND NANCY J. HANSEN

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

Legal Description NE / 4 NW / 4 Sec 29 T34 N RYE WM 500 pg. 5-6

Assessor's Property Tax Parcel or Account Number \$\text{P} 28 466

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 06/20/2008

The parties and their addresses are:

GRANTOR:
JAMES D. HANSEN AND NANCY J. HANSEN MUSDUPUTE NICE

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)

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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	a	t 1427 SOUT	TH 11TH STREET
	(County)		
	MOUNT VERNON	Washington	98274
(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").

- 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. 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): JAMES HANSEN AND NANCY HANSEN

Note Date:

06/20/2008

Maturity Date: 06/10/2033

Principal/Maximum 270,000.00

Line Amount:

- B. All future advances from Lender to Grantor or other future obligations of Grantor to Lender under All tuture 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.
- 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
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.
James D. Hansen (Date) (Signature) NANCY J. HANSEN (Date)
STATE OF Washington COUNTY OF Skagit } ss.  (Individual) I certify that I know or have satisfactory evidence that JAMES D. HANSEN AND NANCY I HANSEN 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 members in the instrument.
Dated: 1/20 08  (Seal)  Note of Public in and for the State of Washington, Residing At:
My notary appointment expires: 12[10] 201
Notary Public State of Washington KARA V SIEMS My Appointment Expires Dec 10, 2011
This instrument was prepared by

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## ALL-PURPOSE ACKNOWLEDGEMENT

STATE OF Washington

ACCOUNT # 3000655402

**COUNTY OF Skagit** 

On June 20<sup>th</sup> 2008 before me, Kara Siems, a Notary Public, (DATE)

personally appeared, James and Nancy Hansen,

(SIGNERS)

\_\_ personally known to me

OR

Notary Public State of Washington KARA V SIEMS My Appointment Expires Dec 10, 2011 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.

My Commission Expires:

12/10/2011

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## EXHIBIT A

THAT PORTION OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 29, TOWNSHIP 34 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF THAT CERTAIN TRACT CONVEYED TO ED L. TURNER BY DEED DATED MARCH 25, 1946, AND RECORDED MARCH 27, 1946 UNDER AUDITOR'S FILE NO. 390001, WHICH POINT IS ON THE WEST LINE OF 11TH STREET 415.95 FEET NORTH OF THE SOUTH LINE OF SAID NORTHEAST QUARTER OF THE NORTHWEST QUARTER; THENCE WEST ON THE NORTH LINE OF SAID TURNER TRACT 164.2 FEET THENCE NORTH 36 DEGREES 17 MINUTES EAST 145.93 FEET; THENCE ON A CURVE TO THE RIGHT WITH A RADIUS OF 59.17 FEET A DISTANCE OF 55.53 FEET; THENCE NORTH 98 DEGREES 56 MINUTES EAST 30.18 FEET TO THE WEST LINE OF 11TH STREET; THENCE SOUTH ON THE WEST LINE OF 11TH STREET 142 FEET, MORE OR LESS, TO THE POINT OF BEGINNING, TOGETHER WITH AN EASEMENT FOR DRIVEWAY 8 FEET WIDE, THE CENTER OF WHICH BEGINS ON THE WEST LINE OF 11TH STREET TO A POINT 557.95 FEET NORTH OF THE SOUTH LINE OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER AND RUNS THENCE A DISTANCE OF 30.18 FEET NORTH 89 DEGREES 56 MINUTES WEST; THENCE ON A CURVE TO THE LEFT WITH A RADIUS OF 59.17 FEET A DISTANCE OF 55.53 FEET; THENCE SOUTH 36 DEGREES 17 MINUTES WEST 145/93 FEET; THENCE SOUTH 30 DEGREES 07 1/2 MINUTES WEST 49.3 FEET; THENCE SOUTH 73 DEGREES 45 1/2 MINUTES EAST 66 FEET; THENCE SOUTH 29 DEGREES 11 MINUTES EAST 94.1 FEET; THENCE SOUTH 89 DEGREES 56 MINUTES EAST 79.25 FEET TO A POINT IN THE WEST LINE OF 11TH STREET 273.95 FEET NORTH OF THE SOUTH LINE OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.
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EXHIBIT A (continued)

PTN SEC 29 T34N R4E WM

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO JAMES D. HANSEN AND NANCY J. HANSEN, TRUSTEES, UNDER THE HANSEN LIVING TRUST FROM JAMES D. HANSEN AND NANCY J. HANSEN, HUSBAND AND WIFE BY DEED DATED 01/31/96 AND RECORDED 07/12/96 IN INSTRUMENT NO. 199607120110, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY, WASHINGTON.

Permanent Parcel Number: P28466

JAMES D. HANSEN AND NANCY J. HANSEN, TRUSTEES,

UNDER THE HANSEN LIVING TRUST

1427 SOUTH 11TH STREET, MOUNT VERNON WA 98274 Loan Reference Number : 20081511755450 First American Order No: 37716786 Identifier: FIRST AMERICAN LENDERS ADVANTAGE

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