



## OLD REPUBLIC TITLE RESIDENTIAL INFORMATION SERVICES

530 South Main Street, Suite 1031, Akron, OH 44311 | T: 330.436.6000

### Special Closing Instructions for Notary

Consumer(s): SANDEEP SAGAR and SHELLY SAGAR

Closing Address: 3605 NW 24TH CIR., CAMAS, WA, 98607

Consumer's Phone Numbers: 469-714-9486

Enclosed are the loan consummation documents on the above referenced consumer. The appointment is scheduled for 2/15/18 at 6 pm.

**\*\*\*NOTARY MUST CHECK CONSUMER'S ID BEFORE SIGNING. VERIFY ID IS CURRENT!! PLEASE CALL US IMMEDIATELY IF CONSUMER DOES NOT HAVE A CURRENT FORM OF PICTURE ID (LICENSE OR PASSPORT).**

**\*\*\*PLEASE MAKE SURE THE CONSUMERS SIGN THEIR NAMES ON ALL DOCS EXACTLY AS THEY ARE VESTED - **SANDEEP SAGAR and SHELLY SAGAR**-AND DO NOT ALTER ANY DOCUMENTS IN ANY WAY!!**

**\*\*\*NON CONSUMERS (**SHELLY**) DO NOT SIGN THE EQUILINE AGREEMENT! ONLY PERSON(S) LISTED ON PAGE 1 OF THE AGREEMENT SIGN THE AGREEMENT.**

**\*\*\*CONSUMER(S) DO NOT SIGN OR CHECK ANYTHING ON PAGES 2 AND 3 ON NOTE PER CREDITOR-OPTIONS ON THESE PAGES ARE NO LONGER OFFERED BY CREDITOR AND MUST BE LEFT BLANK! **ONLY PAGE 6 OF EQUILINE AGREEMENT (NOTE) MUST BE SIGNED BY CONSUMER(S). - SANDEEP ONLY!****

**-CONSUMERS TO INITIAL ALL PAGES OF MTG/DEED.**

**-ALL PAGES NEEDING NOTARIZATION SHOULD BE NOTARIZED AND WITNESSES OBTAINED WHEN NEEDED ON MTG.**

**-CONSUMERS ID FORM MUST BE COMPLETED AND SIGNED.**

Please contact the consumers in advance to inform them that they will need the following information at the signing:

1. **COPY OF CURRENT PHOTO ID – MUST BE RETURNED WITH PACKAGE**

The package must be returned to OLD REPUBLIC TITLE in the included Fed-Ex Package no later than 02/16. If you should have any questions, please contact me at 866.235.4326, extension 26197.

Sincerely,  
SAVANNAH PRUNTY  
Escrow Closer



OLD REPUBLIC INSURANCE GROUP



# **CONSUMER'S COPY PACKAGE**





## Notary Signing Checklist

### HELOC CLOSING INSTRUCTION SHEET-US BANK DOCS

- ☐ Review instructions (checked boxes only) which pertain to your transaction.
- ☐ Sign and date bottom of form as "Notary or Closing Agent".

BUSINESS DISCLOSURE AGREEMENT -MUST BE SIGNED BY BORROWER (S)  
OR HELOC WILL NOT GO THRU TO FUNDING-NO CHARGES ASSESSED TO  
BORROWERS, LENDER WILL PAY ANY FEES INCURRED

### \*Mortgage or Deed of Trust

- ☐ Borrower(s) to initial bottom right hand corner on each page.
- ☐ Borrower(s) to sign name as shown on signature line.
- ☐ Notary section to be completed and affix Stamp of Seal.

### Equiline Agreement

- ☐ Borrower(s) to sign on signature line on page 6 ONLY-exactly as their name is printed on page 1 of document-do not sign pages 2 or 3

### Notice of Right of Rescission (for Primary Residences only)

- ☐ Borrower(s) to sign and date in "RECEIPT" section at the bottom of the form.
- ☐ Do NOT have the borrower sign the "I Wish To Cancel" line.

### \*Borrower Identification and Verification Form

- ☐ Verify ID with photo and fill out form.
- ☐ Secondary ID source is NOT required.
- ☐ Notary sign and date at the bottom of form in box.

\*\*ONLY BORROWER NAME PRINTED ON FORM NEEDS TO COMPLETE  
Borrower Agreement

- ☐ Borrower(s) on first page MUST sign second page even if they do not appear on the signature line.

### Disclosures

- ☐ If disclosures are provided, please give to borrower for their records. These are only provided when the transaction has closed in 7 days or less from date of application.

Settlement Statement

Optional Form for  
Transactions without Sellers

U.S. Department of Housing  
and Urban Development

OMB Approval No. 2502-0491

File No.: 01-18007686-01E

Name & Address of Borrower: SANDEEP SAGAR 3605 NW 24TH CIR CAMAS, WA 98607	Name & Address of Lender: U.S. BANK/SOLIDIFI T301 (HELOC)* 537 E PETE ROSE WAY STE 300 CINCINNATI, OH 45202
Property Location:  3605 NW 24TH CIR CAMAS, WA 98607	Settlement Agent: Old Republic Title Residential Information Services
Loan Number: 20173329044753	Place of Settlement: 530 S. MAIN ST #1031 AKRON, OH 44311
	Settlement Date: 2/15/2018 Fund Date: 2/21/2018

L. Settlement Charges			M. Disbursements to Others	
800. Items Payable in Connection with Loan			1501.	
801. Loan Origination Fee        % to			to	
802. Loan Discount                % to			1502.	
803. Appraisal Fee                to			to	
804. Credit Report                to			1503. DEBT REDUCTION	
805. Lender's Inspection Fee    to			to CITI	\$141.14
806. Mortgage Insurance Application                to			1504. REMAINING FUNDS	\$59,458.86
807. Assumption Fee                to			to	
808.                                        to			1505.	
809.                                        to			to	
810.                                        to			1506.	
811.                                        to			to	
900. Items Required by Lender to be Paid in Advance			1507.	
901. Interest from 2/21/2018 to 3/1/2018 @ \$0 /day			to	
902. Mortgage Insurance Premium for    months to			1508.	
to			to	
903. Hazard Insurance Premium for    years to			1509.	
to			to	
904.                                        to			1510.	
to			to	
1000. Reserves Deposited with Lender				
1001. Hazard insurance                months @                per month			1511.	
1002. Mortgage insurance                months @                per month			to	
1003. City property taxes                months @                per month			1512.	
1004. County property taxes                months @                per month			to	
1005. Assessment Taxes                months @                per month			1513.	
1006. School property taxes                months @                per month			to	
1007. HOA Dues                        months @                per month			1514.	
1008. Other taxes                        months @                per month			to	
1100. Title Charges				
1101. Settlement or closing fee    to OLD REPUBLIC TITLE RESIDENTIAL INFORMATION SVCS                POC (L) \$161.00			1515.	
1102. Abstract or title search        to OLD REPUBLIC TITLE RESIDENTIAL INFORMATION SVCS			to	
1103. Title examination                to OLD REPUBLIC TITLE RESIDENTIAL INFORMATION SVCS			1520. TOTAL DISBURSED (enter on line 1603)	\$59,600.00
1104. Title insurance binder        to OLD REPUBLIC TITLE RESIDENTIAL INFORMATION SVCS				
1105. Document preparation        to OLD REPUBLIC TITLE RESIDENTIAL INFORMATION SVCS				
1106. Notary fees                        to OLD REPUBLIC TITLE RESIDENTIAL INFORMATION SVCS				
1107. Attorney's fees                        to OLD REPUBLIC TITLE RESIDENTIAL INFORMATION SVCS				
(includes above item numbers )				
1108. Title insurance                        to OLD REPUBLIC TITLE RESIDENTIAL INFORMATION SVCS				
(includes above item numbers )				
1109. Lender's Coverage \$59,600.00/\$0.00				
1110. Owner's Coverage \$0.00/\$0.00				
1111. LEGAL AND VESTING FEE                to OLD REPUBLIC TITLE RESIDENTIAL INFORMATION SVCS                POC (L) \$5.00				
1112. Courier Fee                        to OLD REPUBLIC TITLE RESIDENTIAL INFORMATION SVCS				
1113. State Specific Fee                        to OLD REPUBLIC TITLE RESIDENTIAL INFORMATION SVCS				
1200. Government Recording and Transfer Charges			N. NET SETTLEMENT	
1201. Recording Fees: Deed ; Mortg ; Rel				
1202. City/county tax/stamps: Deed ; Mortg				
1203. State tax/stamps: Deed ; Mortg			1600. Loan Amount	\$59,600.00
1204. RECORDING FEES                        to OLD REPUBLIC TITLE RESIDENTIAL INFORMATION SVCS                POC (L) \$24.00			1601. Plus Cash/Check from Borrower	\$0.00
1205. Recording Service Fee                to OLD REPUBLIC TITLE RESIDENTIAL INFORMATION SVCS                POC (L) \$20.00				
1300. Additional Settlement Charges			1602. Minus Total Settlement Charges (Line 1400)	\$0.00
1301. Survey                                to			1603. Minus Total Disbursements to Others (Line 1520)	\$59,600.00
1302. Pest Inspection                        to			1604. Equals Disbursements to Borrower	
1303.                                        to			after expiration of any applicable rescission period	
1304.                                        to			required by law)	\$0.00
1305.                                        to				
1306.                                        to				
1400. Total Settlement Charges (enter on Line 1602)		\$0.00		

SETTLEMENT AGENT CERTIFICATION

The HUD-1A Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Date

Borrower's Signatures

SANDEEP SAGAR

**Warning:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Borrower Name: SAGAR  
Address: 3605 24TH CIR NW  
CAMAS, WA 986078895  
Loan Number: 20173329044753  
Processor: Travis Peterson

- ☐ **ReScheduled Closing** – Please discard previously sent document package.
- ☒ **DISBURSEMENT REQUEST IN PACKAGE**
- ☐ **NO DISBURSEMENTS**
- ☐ **PAYOFF Lien/Account payoff and close– See attached Disbursement Sheet**  
☐ \*\*Emailing lien payoff in this package.  
☐ \*\*Emailing Authorization for Account Payment/Payoff and Closure in this package.  
Please send each payoff & close check and corresponding original signed Authorization for Account Payment/Payoff and Closure directly to the creditor.
- ☒ **Escrow State:** if signed after the date of the Note you MUST alter the dates on the Right of Rescission form according to the date of the signing.
- ☒ **NON-BORROWER : SHELLY SAGAR** Please add non-borrower to Right of Rescission. **Non-Borrower MUST NOT sign the Note.**
- ☐ **Loan closing in TRUST:** please amend docs if necessary and notify processor of any additional information needed.
- ☐ **POA:** Add specific Power of Attorney language to signature lines of all documents. \*\*  
by **as Attorney-in-Fact**
- ☐ **No Rescission** – Vacation Home
- ☐ **FLOOD NOTICE** – execute & copy to borrower ☐ **MA Flood Notice** - execute & copy to borrower
- ☐ Add “ **Jim McCarthy**” to preparer line on mtg deed – WI and KY only
- ☒ **LEGAL DESCRIPTION** - must be attached to mortgage deed when recording.
- ☒ **AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE** – to be fully executed and copy provided to borrower.
- ☐ **ESCROW ACCOUNT INFO IN PACKAGE**-Borrower must bring funds in the amount of \_\_\_\_\_ made payable to ORT
- ☒ **NO BORROWERS AGREEMENT REQUIRED**

Note: \_\_\_\_\_

Date: February 13, 2018

Payoff Requests:

Borrower's Name: SAGAR

Reference Number: 20173329044753

Debts to be paid at closing:

Mortgage Lien: \_\_\_\_\_ Payoff Amount: \_\_\_\_\_ \*

Mortgage Lien: \_\_\_\_\_ Payoff Amount: \_\_\_\_\_ \*

\*Payoffs to be emailed with docs

Creditor: CITI X438 Payoff Amount: \$141.14

Creditor: \_\_\_\_\_ Payoff Amount: \_\_\_\_\_

Creditor: \_\_\_\_\_ Payoff Amount: \_\_\_\_\_

Creditor: \_\_\_\_\_ Payoff Amount: \_\_\_\_\_

Creditor: \_\_\_\_\_ Payoff Amount: \_\_\_\_\_

Creditor: \_\_\_\_\_ Payoff Amount: \_\_\_\_\_

Creditor: \_\_\_\_\_ Payoff Amount: \_\_\_\_\_

Creditor: \_\_\_\_\_ Payoff Amount: \_\_\_\_\_

Creditor: \_\_\_\_\_ Payoff Amount: \_\_\_\_\_

Creditor: \_\_\_\_\_ Payoff Amount: \_\_\_\_\_

Creditor: \_\_\_\_\_ Payoff Amount: \_\_\_\_\_

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

Total Disbursement: \$141.14

Total Line Amount \$59,600.00

Total Disbursements \$141.14

Remaining Funds \$59,458.86



537 East Pete Rose Way, Suite 300  
Cincinnati, OH 45202  
FAX (800) 290-5963  
USBANKTEAM@SOLIDIFI.COM

## PROPERTY TITLE REPORT

Account #: 25715333  
Lender Reference #: 20173329044753  
Completion Date: 12/05/2017  
Page: 1 of 1

Ordered: **11/30/2017**  
Effective: **11/17/2017**  
Customer: **U.S. BANK, N.A. MORTGAGE RETAIL  
1850 OSBORN AVE.  
OSHKOSH, WI 54901**  
Contact: **USB XML EDI**

In Re: **SANDEEP SAGAR**  
Address: **3605 NW 24TH CIR  
CAMAS, WA 98607-8895  
CLARK COUNTY**  
Land Use: **Residential;**

DEED INFORMATION								
#	Volume	Page	Grantee(s) of Record	Grantor(s) of Record	Date	Consideration		
1	5268928		SANDEEP SAGAR (SOLE AND SEPARATE PROPERTY)	SHELLY SAGAR	03/24/2016(E) 03/28/2016(R)			
2	5268927		SANDEEP SAGAR	MATTHEW A. LICKLIDER; KRISTIN A. LICKLIDER	03/09/2016(E) 03/28/2016(R)			
DEED OF TRUST INFORMATION								
#	Volume	Page	Lender			Date	Amount	
1	5436150		U.S. BANK NATIONAL ASSOCIATION; TRUSTEE: ROUTH, CRABTREE, OLSEN - JAMES MIERSMA(IN THE NAME OF SANDEEP SAGAR )			08/21/2017(E) 08/25/2017(R)	\$424,100 Closed End	
PARCEL INFORMATION								
Parcel Number		Taxes	Assessments	Taxes and Assessments	Land	Improvements	Land and Improvements	Tax Status
125401008		\$6,388.61		\$6,388.61	\$104,940	\$410,600	\$515,540	CURRENT
LIEN INFORMATION								
There are no involuntary liens of record in CLARK COUNTY, WA.								
ADDITIONAL INFORMATION								
FULL YEAR \$6388.61; SEMI-ANNUAL; \$3194.36 (1ST 1/2) PAID 4/30/2017; \$3194.25 (2ND 1/2) PAID 10/31/2017, CURRENT.								

**DISCLAIMER & CONFIDENTIALITY:** The information reported herein is confidential and subject to applicable federal and state privacy laws. A copy of this report may, however, be provided to the consumer. This report contains information from public records and is not an opinion of title, title guarantee or title insurance policy. This report is limited to the earliest date that the last grantee of record received title or a family interest was created. It is not a full title search. It should not be relied upon to determine (1) mineral, oil or gas interests, or (2) lien pay off amounts and does not reflect accrued interest, fees or costs. Solidifi is not responsible for information not in the public record as of the effective date of this report for any reason including, but not limited to, (1) unrecorded, lost or destroyed documents, (2) county error, omission or system problems, and (3) documents later filed, found or recovered. Solidifi makes no representations and disclaims all guarantees and warranties (express and implied) regarding the accuracy, completeness, legality, validity or enforceability of the information herein or any document or its content provided or relied upon in preparing this report.



## EXHIBIT "A" LEGAL DESCRIPTION

Page: 1 of 1

Account #: 25715333  
Order Date : 11/30/2017  
Reference : 20173329044753  
Name : SANDEEP SAGAR  
Deed Ref : 5268928

Index #:  
Registered Land:  
Parcel #: 125401008

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**SITUATED IN THE COUNTY OF CLARK, STATE OF WASHINGTON:  
LOT 4 CARSON ESTATES ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 311 OF  
PLATS PAGE 382 RECORDS OF CLARK COUNTY WASHINGTON.**

**ABBREVIATED LEGAL: L4, CARSON ESTATES, VOL. 311, PG. 382, DEED 5268928, PAR. 125401-008**

**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. 5268928, OF  
THE CLARK COUNTY, WASHINGTON RECORDS.**



<b>SANDEEP SAGAR</b>  3605 NW 24TH CIR CAMAS, WA 98607  <b>Borrower's Name and Address</b> "You" or "your" means each borrower above, jointly and severally.		<b>U.S. Bank National Association</b>   <b>Lender's Name</b> "We", "us", or "our" means the lender named above.	
Account # <u>00003001170305</u> Date <u>02/15/18</u> Line of Credit \$ <u>59,600.00</u>	Draw Period <u>10 years</u> Repayment Period <u>20 years</u>   	Maturity Date <u>02/15/48</u> Billing Cycle: <u>monthly</u> Payment Date <u>15th</u> of every <u>month</u>	

### U.S. BANK HOME EQUITY LINE OF CREDIT AGREEMENT

**GENERALLY:** This is an agreement about your home equity line of credit (your "Account"). Many of the terms we use in this agreement have special meanings. The term "Loan Account Balance" means the sum of the unpaid principal of loans made under this plan plus unpaid but earned finance charges. "Transaction Account" means a deposit account you carry with U.S. Bank National Association. "Line of Credit" means the maximum amount of principal we will ordinarily allow you to owe us under this plan at any time.

In addition, we will use the following terms for this home equity plan: "Draw Period" is the time during the plan that you may request advances and will make payments on your loan account balance. The "Repayment Period" is the time during the plan that you must repay your loan account balance but cannot get further advances. Except where otherwise indicated, the disclosures contained in this agreement apply to both the draw and repayment periods.

If any term of this agreement violates any law or for some other reason is not enforceable, that term will not be part of this agreement.

**TAX DEDUCTIBILITY:** We make home equity "HOME EQUITY LINE OF CREDIT" loans where the line of credit ceiling can be (when combined with other liens) up to 100% of the value of the property. We want to make sure you are aware that interest may not be deductible to the extent (for that portion of your indebtedness) that the residence does not adequately secure the loan. This is true when (and to the extent) total liens on the property exceed its fair market value. You should consult a tax advisor regarding the deductibility of interest and charges under this home equity plan.

**REQUESTING A LOAN:** You request a loan under this plan whenever you:

- ◆ Write a check using one of the special checks you have for that purpose.
- ◆ Use the VISA® credit card we supply you to make purchases or receive cash loan advances.

However, we will not ordinarily grant any request for a loan which would cause the unpaid principal of your loan account balance to be greater than the Line of Credit listed in this agreement. We may, at our option, grant such a request without obligating ourselves to do so in the future.

**TRANSACTION LIMITATIONS:** There are a few "indirect" limitations on the transactions you can make to this account. These are not limitations on this account, but limitations that are part of an access method. For example, if you attach this account to your transaction account (overdraft protection) and if you have an ATM card or debit card that can access that transaction account, then the electronic funds transfer limitations that are part of your ATM or debit card are "indirect" limits on the number and dollar amount of your access to this account per day by those methods. These are not really limits on the amount or number of advances you can get from this account, but are limits inherent in ATM and debit card transactions.

**U.S. Bank Overdraft Protection:** This section is part of the Agreements only if you have specifically requested and have obtained an Overdraft Protection Plan by linking this Account with a designated U.S. Bank personal checking account ("Checking Account"). An "Overdraft Protection Advance" is an advance of funds to your designated checking account from this Account that will

help cover overdrafts on your checking account. Any Overdraft Protection Advance will post and be charged interest as an advance from this Account (an "Advance"). Please refer to the U.S. Bank Deposit Account Agreement (entitled, "Your Deposit Account Agreement") for full Overdraft Protection Plan terms and the Consumer Pricing Information Brochure for fees that apply for Overdraft Protection Advances. We may cancel overdraft protection privileges under this Account, even if this Account remains open for other purposes.

**FIXED RATE OPTION:** At any time during the Draw Period you may convert the interest rate and repayment schedule, for up to the amount of the then outstanding credit line balance, not including any previously locked principal balance (a "Fixed Rate Option"), subject to the following conditions:

- ◆ The Fixed Rate Option period will be for a term that you select, with a maximum term of (a) 20 years or (b) the then remaining term of the Draw Period and Repayment Period, whichever is less.
- ◆ The term cannot be less than 12 months.
- ◆ The minimum amount is \$2,000.
- ◆ You can have no more than three Fixed Rate Options in effect at any one time. The fee for each will be \$50.
- ◆ The unpaid principal balance is part of your maximum credit limit, and a principal portion of each payment amount will replenish your credit limit as of the date a payment is posted.
- ◆ You cannot add an amount to a Fixed Rate Option after it is established; each is a separate event.

**Rate.** The fixed interest rate is published from time to time by U.S. Bank. Call us to find out what our current rates are for Fixed Rate Options.

**Payment.** You may have two choices of payment for Fixed Rate Option:

A) Interest-Only payment amounts where each Fixed Rate Option will have its own payment amount equal to the amount of the accrued finance charges outstanding on the last day of the billing cycle. This option is not available for all borrowers. The term is at the discretion of the bank and may be less than 20 years. Under this payment choice the outstanding principal balance of the Fixed Rate Option will not be reduced and the entire principal balance will revert back to the variable portion of the line at the end of the Fixed Rate Option term or end of the Draw Period, whichever is sooner, and be subject to terms and conditions listed in this agreement.

B) Fixed payment amounts where each Fixed Rate Option will have its own payment amount, determined by applying the appropriate interest rate to the amount of the Fixed Rate Option for its term, and producing equal monthly payments of principal and interest for the entire Fixed Rate Option term.

**Minimum Payment.** Your minimum payment each month will be determined by adding the scheduled Fixed Rate Option payment(s) to the minimum payment amount determined under the "HOW YOU REPAY YOUR LOAN" section of this agreement with respect to the revolving portion of your outstanding balance. You may repay the amount in whole or in part, but any prepayment will not excuse any later scheduled Fixed Rate Option payment until it is paid in full.

**Method.** You can establish a Fixed Rate Option by contacting us. A full disclosure of all terms will be provided to you at the time the Fixed Rate Option is established.

**HOW FINANCE CHARGES ARE COMPUTED:** To calculate the actual daily balance, we take the loan account balance at the beginning of the day and subtract any accrued but unpaid finance charges. Next, we add all new loans posted to the account that day and subtract the portion of any payments or credits received that day which apply to the repayment of the loans.

The average daily balance is determined by taking the sum of all the actual daily balances divided by the number of days in the billing cycle.

Finance charges will begin to accrue immediately when a loan is advanced. To calculate the finance charge for a billing cycle, we apply the daily periodic rate of finance charge to the average daily balance of the loan account times the number of days in the billing cycle.

If the daily periodic rate varies during the billing cycle, the finance charge will be calculated by applying each daily periodic rate of finance charge to the average daily balance of the loan account times the number of days the rate was in effect. The sum of these products is the finance charge.

**INITIAL RATE:** The initial daily periodic rate of **FINANCE CHARGE** is 0.0137 % which corresponds to an **ANNUAL PERCENTAGE RATE** of 5.00 %. The annual percentage rate includes interest and not other costs.

**Disclosures:** The disclosures of initial daily periodic rate of **FINANCE CHARGE** and **ANNUAL PERCENTAGE RATE** in the previous paragraph, and in the next paragraph (if it is checked and completed) are based on rates and conditions as of \_\_\_\_\_.

☐ The **INITIAL RATE** above will remain fixed until \_\_\_\_\_. Beginning on that day, the daily rate and the corresponding annual percentage rate will be the sum of the index and margin, and can change as provided below in the paragraph titled **VARIABLE RATE**. After that day the rates will be subject to further adjustments and limitations, and produce the effects described below.

This initial rate represents a discount from the rate that will apply. If this discount were not in effect, then the daily periodic rate of **FINANCE CHARGE** would have been \_\_\_\_\_ %, which would correspond to an **ANNUAL PERCENTAGE RATE** of 5.00 %.

**VARIABLE RATE:** The annual percentage rate applicable to your home equity line of credit is variable and may increase or decrease based on changes in the highest prime rate as published in the Wall Street Journal for corporate loans at large U.S. money center commercial banks (the "Base Rate"). The annual percentage rate is calculated by using the Base Rate set off by a variable (a "Margin") that is added to or subtracted from the Base Rate to arrive at your annual percentage rate.

The Margin for your home equity line of credit will be 0.500 Greater Than \_\_\_\_\_ the Base Rate. If the Base Rate increases (after any fixed initial rate period if applicable), the annual percentage rate will increase effective on the day the Base Rate changes. An increase in the Base Rate and an increase in the rate caused by the loss of a preferential rate (such as that made to a customer who has a qualifying U.S. Bank Checking Package, as described in this agreement, that reduces the Margin) will result in an increase in the finance charge and may have the effect of increasing your minimum monthly payment amount (depending on the payment option you chose and the amount of the increase). A decrease in the Base Rate will have the opposite effect on your required minimum monthly payment. The annual percentage rate will not increase more often than once a day.

The annual percentage rate referred to in this section is the annual rate which corresponds to the periodic rate applied to the balance as described in the **INITIAL RATE** section. This corresponding **ANNUAL PERCENTAGE RATE** will never exceed 18% or the highest allowable rate for this type of agreement as determined by applicable state or federal law.

The **ANNUAL PERCENTAGE RATE** will never decrease below 3.250 %.

☐ **TERMS:** If checked, the terms provided in this agreement reflect a higher rate of interest or finance charges than the lowest available for this loan product. The higher rates and/or charges are due to information contained in your consumer credit report we obtained from the credit bureau listed below. You may obtain a free copy of this report by contacting the bureau directly.

**REPORTS TO CREDIT BUREAUS:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

**HOW YOU REPAY YOUR LOANS - DRAW PERIOD:** In addition to the payment due under your Fixed Rate Option, if any, on or before your payment date during the Draw Period, you agree to make a Minimum Payment, which will be the option selected below, unless the interest accrued on the last day of the billing cycle is greater than your designated Minimum Payment, then you will be billed (or have automatically withdrawn) the larger amount. All payments due under this note will have the same due date. The Minimum Payment is:

- (a) ☒ the accrued finance charges on the last day of the billing cycle. This option is not available for all borrowers.
- (b) ☐ 1% of your Account's principal outstanding balance on the last day of the billing cycle, or \$50.00, or the accrued finance charges, whichever is greater.
- (c) ☐ 2% of your Account's principal outstanding balance on the last day of the billing cycle, or \$50.00, or the accrued finance charges, whichever is greater.

**PRINCIPAL REDUCTION:** Under option (a) above, during the Draw Period the Minimum Payment on the revolving portion of the loan will not reduce the principal outstanding on your line. Under both options (b) and (c), during the Draw Period the Minimum Payment may not fully repay the principal that is outstanding on your line.

**HOW YOU REPAY YOUR LOANS - REPAYMENT PERIOD:** In addition to the payment due under your Fixed Rate Option, if any, on or before each payment date during the repayment period, you agree to make a Minimum Payment to reduce your debt. The Minimum Payment amount is the greater of \$50.00, or the amount of the accrued finance charges plus 0.41667% of the principal loan balance on the last day of the Draw Period.

**ADDITIONAL REPAYMENT TERMS:** If your Loan Account Balance on a payment date is less than the Minimum Payment amount, you must pay only the Loan Account Balance.

You can pay off all or part of what you owe at any time. However, so long as you owe any amount you must continue to make your periodic Minimum Payment.

The amounts you pay will be applied first to any finance charges that are due, then to escrow, then to principal, and finally to any other charges that you owe. The escrow funds shall be held in an account with U.S. Bank or any other federally insured depository institution. If the Minimum Payment amount is not met, the payment will be applied equally to any principal owed on the locked Loan(s) created under the **FIXED RATE OPTION** and to the Line of Credit.

**FINAL PAYMENT:** At the end of the Repayment Period listed in this agreement, you must pay the amount of any remaining Loan Account Balance outstanding. The Minimum Payments may not be sufficient to fully repay the principal that is outstanding on your line. If they are not, you will be required to pay the entire outstanding balance in a single balloon payment.

We are not obligated to refinance your loan at that time, but will consider your request to do so. If you refinance this account at maturity, you may have to pay some or all of the closing costs normally associated with a new loan even if you obtain financing from us.

**AUTOMATIC WITHDRAWAL:** You authorize us to automatically withdraw your payment from your Transaction Account on each payment date. If your Loan Account Balance is less than the Minimum Payment amount, we will withdraw only the amount necessary to reduce your Loan Account Balance to zero. If you choose automatic withdrawals, and there is not enough money in your Transaction Account to cover the Minimum Payment, the automatic withdrawals may end. They may also end if the account is closed, or if you cancel the automatic payments.

You ☐ do ☒ do not want Automatic Withdrawal.

**Account number for automatic payment:**

\_\_\_\_\_

\_\_\_\_\_ Date

\_\_\_\_\_ Date

**PREFERRED RATE FOR U.S. BANK CHECKING ACCOUNTS AND CHECKING PACKAGES:**

A preferred interest rate is available for having one of the following account relationships:

- ◆ a consumer U.S. Bank Checking account
- ◆ a consumer U.S. Bank Silver, Gold, or Platinum Checking Package

**RATE INCREASE FOR CLOSING OR CHANGING A U.S. BANK CHECKING ACCOUNT OR CHECKING PACKAGE:**

The preferred interest rate on this account will change as described below if any of the following situations occur during the life of the loan:

- ◆ If your consumer U.S. Bank Checking account closes, your interest rate will increase by 0.25 % .
- ◆ If your qualifying consumer Checking Package relationship closes your rate will increase by 0.50 % .
- ◆ If your qualifying consumer Checking Package relationship changes to a Checking account relationship your interest rate will increase by 0.25 % .

\_\_\_\_\_ Date

\_\_\_\_\_ Date

By signing above you acknowledge that you have read, understand and accept the terms of preferred rate pricing and any rate increases imposed if your U.S. Bank Checking Package and/or Checking account closes or changes.

**SECURITY:** We have secured your obligations under this plan by taking a security interest (by way of a separate security agreement, mortgage or other instrument) in the following property, described by item or type:

3605 NW 24TH CIR  
CAMAS, WA 98607

Collateral securing other loans you may have with us may also secure this loan.

**Property insurance is required.** You are not required to purchase property insurance from us or any of our affiliated insurance agencies; insurance may be purchased from any agent of your choosing that is reasonably acceptable to us, and your choice of insurance provider will not affect our credit decision or any credit terms in any way.

**ASSUMPTION:** Someone buying your house cannot assume the remainder of the mortgage on the original terms.

**CHARGES OTHER THAN YOUR PERIODIC FINANCE CHARGES ("OTHER CHARGES"):** You agree to pay the following additional charges:

- ◆ **Annual Fee:** A non-refundable annual fee of \$ 90.00

We waive the annual fee for the first year of a plan and we charge the fee to the Account on the first anniversary of the plan and each year thereafter. The annual fee will not be assessed during the Repayment Period.

- ◆ **Early Closure Fee:** An early closure fee of 1% of the credit limit (with a maximum of \$500) will be assessed if you prepay in full and close this Line of Credit within 3 years from today's date.
- ◆ **Cash Advance Fee:** 2% of each cash advance using a VISA Gold Card issued on this Account. The minimum fee for each advance is \$1.50. The maximum is \$10.00.
- ◆ **Late Charge:** If any payment is not made within 5 days after its due date, you agree to pay a late payment fee of \$29.00.
- ◆ **Stop Payment:** If you issue a stop payment order on any check written against the Account, you will pay us a fee of \$25.00.
- ◆ **Returned Payment:** If you pay us with a check or an ACH payment which is returned to us unpaid by the payor, you agree to pay us a returned check fee of \$25.00.
- ◆ **Overline Fee:** If you borrow an amount against the Account in excess of your Line of Credit, you agree to pay us an overline fee of \$25.00. This fee will apply each day we pay an Advance and you are over your credit line at the end of that day.
- ◆ **Returned Advance Request:** If we return any checks that would, if paid, cause you to exceed your Line of Credit, you agree to pay us a returned advance request fee of \$25.00 per check.



**GENERAL FEES:**

Points	\$ _____ ;
Origination Fee	\$ _____ ;
Appraisal	\$ _____ ;
Official Fees	\$ _____ ;
Title Insurance	\$ _____ ;
Title Search	\$ _____ ;
Flood Zone Search	\$ _____ ;
Broker Fee	\$ _____ ;
Document Preparation Fee	\$ _____ ;
Title Service Fee	\$ _____ ;
_____	\$ _____ ;
_____	\$ _____ ;
_____	\$ _____ ;

**COSTS OF COLLECTION:** You agree in the event of your default to pay the costs we incur to collect this debt and recover the reasonable value of the Property ("Recover"). These costs will include our reasonable attorney's fees (for an attorney who is not our salaried employee), to the extent not prohibited by state law.

In the event of your bankruptcy, and without regard to your state of residence, these costs will include your reasonable attorney's fees for an attorney who is not our salaried employee in the bankruptcy proceedings.

**In no state or event do we intend to claim or collect attorney's fees in circumstances when we are not entitled to do so.**

**CHANGING THE TERMS OF THIS AGREEMENT:** Generally, we may not change the terms of this agreement. However, we may change the terms in the following circumstances:

- ◆ If this is a variable rate plan, we may change the index and Margin if the original index described in this agreement becomes unavailable. Any new index will have a historical movement similar to the original, and, together with a new Margin, will produce a similar interest rate.
- ◆ We may make changes that you have agreed to in writing.
- ◆ We may make changes that unequivocally benefit you.

If we are required to send notice of a change in terms, we will send the notice to your address listed in this agreement. (You should inform us of any change in address.)

**DEFAULT:** You will be in default on this agreement if any of the following occur:

- (1) You engage in fraud or material misrepresentation, by your actions or failure to act, in connection with any phase of this home equity Line of Credit (except in Iowa, Missouri, and Kansas, though such fraud may cause or contribute to a default under paragraph 3 of this section);
- (2) Subject to any right to cure you may have, if any, you do not meet the repayment terms or otherwise fail to perform any obligation under this Agreement or any other agreement you have with us (In Iowa, this means, as to payments, failure to make a payment within 10 days of when it is due.);
- (3) Your action or inaction adversely affects the collateral or our rights in the collateral, including but not limited to: (a) failure to maintain required insurance on the dwelling; (b) your transfer of the property; (c) failure to maintain the property or use of it in a destructive manner; (d) commission of waste; (e) failure to pay or comply with mortgage or home owner association covenants concerning physical care, maintenance, construction or demolition to or on the property; (f) failure to pay taxes on the property or otherwise fail to act and thereby cause a lien to be filed against the property that is senior to our lien; (g) death; (h) the property is taken through eminent domain; (i) a judgment is filed against you and subjects you and the property to action that adversely affects our interest; (j) or a prior lien holder forecloses on the property and as a result, our interest is adversely affected;
- (4) You become an executive officer of U.S. Bank or our affiliated company.

**COLLATERAL PROTECTION INSURANCE:** Unless you provide us with evidence of the insurance coverage required by your agreement with us, we may purchase insurance at your expense to protect our interest in the collateral. This insurance may, but need not, protect your interests. The coverage that we purchase may not pay any claim that you make or any claim that is made against you in connection with the collateral. You may later cancel any insurance purchased by us, but only after providing us with evidence that you have obtained insurance as required by our agreement. If we purchase insurance for the collateral, you will be responsible for the costs of that insurance, including interest and any other charges we may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to your total outstanding balance of obligation. The costs of the insurance may be more than the cost of insurance you may be able to obtain on your own.

**CASH ADVANCES:** Cash advances may be obtained with your VISA® CARD from an automated teller machine (ATM) that bears a U.S. Bank, PLUS® System, Interlink® or VISA® logo. ATM transactions for your card are limited to \$1,000.00 per day. Cash advances are also limited by your credit limit. Each ATM has a minimum withdrawal amount. Cash advances from a teller must be at least \$50.00. See the "EXPANDED ACCOUNT ACCESS" section about other cash advances.

**LIMITS ON LIABILITY FOR VISA® CARD:** Unless you have been grossly negligent or engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen card.

**REMEDIES:** The exercise of our remedies is subject to (a) any cure, reinstatement and redemption rights you may have; and (b) any notice of such rights to which you are entitled, as provided by state law. We will provide these rights, and notice of them, as required.

We may terminate your Account, require you to pay the entire outstanding balance in one payment and charge you fees related to the collection of the amount owing, if you are in default in any manner described above. In that instance, we may take other action short of termination, such as charging you a fee if you fail to maintain required property insurance and we purchase insurance.

In the event that we terminate your Account, we will send you notice of our decision at the address listed on the front of this agreement. (You should inform us of any change in your address.)

Even if we choose not to use one of our remedies when you default, we do not forfeit our right to do so if you default again. If we do not use a remedy when you default, we can still consider your actions as a default in the future.

**SUSPENSION OF CREDIT AND REDUCTION OF CREDIT LIMIT:**

We may temporarily prohibit you from obtaining additional extensions of credit, or reduce your credit limit if:

- (1) The value of the dwelling securing this home equity Line of Credit declines significantly below its appraised value for purposes of this line;
- (2) We reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances;
- (3) You are in default of a material obligation of this agreement, which shall include, but is not limited to, your ongoing obligation to supply us with information we feel we need to assess your financial condition;
- (4) A governmental action prevents us from imposing the annual percentage rate provided for in this agreement;
- (5) The action of a governmental body adversely affects our security interest to the extent that the value of the security interest is less than 120% of the home equity line;
- (6) The annual percentage rate corresponding to the periodic rate reaches the maximum rate allowed under this plan (if provided for in this agreement);
- (7) A regulatory agency has notified us that continued Advances would constitute an unsafe business practice;
- (8) Your home equity line of credit is in second lien position and you are currently past due on your primary mortgage (mortgage that is in first lien position); or
- (9) After a payment has been made, we reserve the right to withhold available Advances in the amount of the principal portion of the payment up to 7 business days from the date we receive the payment. Any credit available before the payment is received will continue to be available for Advances during this time.

In the event that we suspend your right to additional Advances or reduce your credit line, we will send you notice of our decision at the address listed in this agreement. (You should inform us of any change in your address.) If we have based our decision to suspend or reduce your credit privileges on an assessment of your financial condition or performance under this plan, and you believe that your situation has changed, you must request that we re-evaluate your situation, and reinstate your credit privileges.

**JOINT ACCOUNTS:** If this is a joint Account, each of you will be jointly and severally liable for all amounts due on the Account. Upon request by either party to the Account or upon receipt of inconsistent instructions, we may, at our option and without notice to the other party, follow the instructions of either party, honor any check, refuse to pay any check, or refuse any other request with respect to the Account.

**CREDIT INFORMATION:** You agree to supply us with whatever information we reasonably feel we need to decide whether to continue this plan. We agree to make requests for this information without undue frequency, and to give you reasonable time in which to supply the information.

You authorize us to make any credit inquiries we feel are necessary. You also authorize the persons or agencies to whom we make these inquiries to supply us with the information we request.

#### **YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

#### *Notify Us In Case of Errors or Questions About Your Bill*

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- ◆ Your name and Account number.
- ◆ The dollar amount of the suspected error.
- ◆ Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your bill automatically from your savings, checking or other account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

#### *Your Rights and Our Responsibilities After We Receive Your Written Notice*

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services.

There are two limitations on this right:

- (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
- (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

#### **EXPANDED ACCOUNT ACCESS**

This is to advise you that, with U.S. Bank National Association and its affiliates:

- ◆ Any card or PIN issued to or selected by you under this agreement will access multiple checking, savings, Line of Credit and credit card account(s) in your name at U.S. Bank or any of its affiliates; and
- ◆ Your Account under this agreement may be accessed by any card(s) or PIN(s) that you have selected or that has been issued to you or may in the future be selected by you or issued to you by U.S. Bank or any of its affiliates.

"Access" means use of a card or account number and PIN to conduct a transaction or obtain information at ATMs or via telephone, personal computer banking, or any other available method. There are no additional fees or charges for multiple account access. The fees and terms disclosed for each account apply. You understand that at U.S. Bank ATMs this multiple account access may be available for up to five checking, five savings, and five Line of Credit or credit card accounts. At other ATMs and with other methods of access, other limitations may apply.

You can, if you wish, change this access and restrict the accounts that may be accessed by your card code or pin number.

#### **CONSUMER REPORT DISPUTES**

If you believe we have inaccurately reported information on your credit history to a Consumer Reporting Agency (CRA), you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: CRA Management, P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

#### **CELLULAR PHONE CONTACT POLICY**

By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications - including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system - from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider.

To Residents of Missouri specifically, and residents of other states generally.

**Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect you (borrower(s)) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.**

**This agreement is a "transferable record" as defined in applicable law relating to electronic transactions. Therefore, the holder of this agreement may, on behalf of the maker of this agreement, create a microfilm or optical disk or other electronic image of this agreement that is an authoritative copy as defined in such law. The holder of this agreement may store the authoritative copy of this agreement in its electronic form and then destroy the paper original as part of the holder's normal business practices. The holder, on its own behalf, may control and transfer such authoritative copy as permitted by such law.**

**SIGNATURES:** By signing below, you understand we are a national banking association located in Ohio and the interest rate and related charges are pursuant to the law of Ohio and federal law. The law of the state where you are located and of the state where the property is located may apply to other issues. In addition, you agree to the terms on all pages of this agreement and you promise to pay any amounts you owe under this agreement. You also state that you received a completed copy of the agreement on today's date.

**CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.**

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Date

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Date

**NOTICE OF RIGHT OF RESCISSION  
(OPEN-END CREDIT - WHEN OPENING ACCOUNT)**

This Notice relates to a consumer credit account dated 02/15/18, between the Creditor named below and SANDEEP SAGAR  
SHELLY SAGAR Consumer(s)).

**NOTICE OF RIGHT TO CANCEL**

**Your Right to Cancel**

We have agreed to establish an open-end credit account for you, and you have agreed to give us a mortgage/lien/security interest on/in your home as security for the account. You have a legal right under federal law to cancel

this account, without cost, within three business days from whichever of the following events occurs last:

- (1) The opening date of the account, which is 02/15/18; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel the account.

If you cancel the account, the mortgage/lien/security interest on/in your home is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on/in your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this account.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address at right. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

**How to Cancel**

If you decide to cancel the account, you may do so by notifying us in writing, at

U.S. Bank Home Mortgage

(Name of Creditor)

200 S 6th Street

Minneapolis, MN 55402

(Creditor's Business Address)

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the

Notice no later than midnight of 02/20/18

(date)

(or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

**I WISH TO CANCEL**

\_\_\_\_\_  
Consumer's Signature Date

**RECEIPT**

Each of the undersigned acknowledges receipt of **2 copies** of this Notice and warrants that the undersigned are all the persons who are a party to the credit account who have or may have an interest in the home at \_\_\_\_\_

3605 NW 24TH CIR CAMAS, WA 98607

Date \_\_\_\_\_

Consumer(s):

X

X



This Space Provided for Recorder's Use  
When Recorded Return To: U.S. Bank National Association

Document Title(s) Deed of Trust  
Grantor(s) SANDEEP SAGAR and SHELLY SAGAR  
Grantee(s) U.S. Bank National Association  
Legal Description See Exhibit "A"  
Assessor's Property Tax Parcel or Account Number  
Reference Numbers of Documents Assigned or Released

State of Washington Space Above This Line For Recording Data

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

☐ Master form recorded by .....  
(name of person causing the instrument to be recorded).  
By .....  
By .....  
(Signature) (Date)

1. **DATE AND PARTIES.** The date of this Deed of Trust (Security Instrument) is 02/15/18  
02/15/18 The parties and their addresses are:

GRANTOR:  
SANDEEP SAGAR and SHELLY SAGAR  
MARRIED TO EACH OTHER  
3605 NW 24TH CIR  
CAMAS, WA 98607

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

TRUSTEE:

James Miersma Routh, Crabtree, Olsen  
3535 Factoria Blvd S. E.--Suite 200 Bellevue, WA 98006-1290

LENDER:

U.S. Bank National Association  
1850 Osborn Avenue  
Oshkosh, WI 54902

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 Exhibit "A"

The property is located in CLARK at .....  
(County)  
3605 NW 24TH CIR, CAMAS, Washington 98607  
(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 \$ 59,600.00. 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).)*  
All amounts payable to Lender at any time under a U.S. BANK EQUILINE AGREEMENT dated 02/15/18, signed by SANDEEP SAGAR. The length of the repayment period and the maturity date will depend on the amounts owed at the beginning of the repayment period, but it will end no later than the maturity date of 02/15/48.

- 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.

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. **DEED OF TRUST COVENANTS.** Grantor agrees that the covenants in this section are material obligations under the Secured Debt and this Security Instrument. If Grantor breaches any covenant in this section, Lender may refuse to make additional extensions of credit and reduce the credit limit. By not exercising either remedy on Grantor's breach, Lender does not waive Lender's right to later consider the event a breach if it happens again.

**Payments.** Grantor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.

**Prior Security Interests.** With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Grantor agrees to make all payments when due and to perform or comply with all covenants. Grantor also agrees not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written approval.

**Claims Against Title.** Grantor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Grantor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Grantor's payment. Grantor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Grantor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Grantor may have against parties who supply labor or materials to maintain or improve the Property.

**Property Condition, Alterations and Inspection.** Grantor will keep the Property in good condition and make all repairs that are reasonably necessary. Grantor shall not commit or allow any waste, impairment, or deterioration of the Property. Grantor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Grantor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Grantor will notify Lender of all demands, proceedings, claims, and actions against Grantor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender shall give Grantor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Grantor will in no way rely on Lender's inspection.

**Authority to Perform.** If Grantor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Grantor appoints Lender as attorney in fact to sign Grantor's name or pay any amount necessary for performance. Lender's right to perform for Grantor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument.

**Leaseholds; Condominiums; Planned Unit Developments.** Grantor agrees to comply with the provisions of any lease if this Security Instrument is on a leasehold. If the Property includes a unit in a condominium or a planned unit development, Grantor will perform all of Grantor's duties under the covenants, by-laws, or regulations of the condominium or planned unit development.

**Condemnation.** Grantor will give Lender prompt notice of any pending or threatened action, by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Grantor authorizes Lender to intervene in Grantor's name in any of the above described actions or claims. Grantor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

**Insurance.** Grantor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires. What Lender requires pursuant to the preceding two sentences may change during the term of the Secured Debt. The insurance carrier providing the insurance shall be chosen by Grantor subject to Lender's approval, which shall not be unreasonably withheld. If Grantor fails to maintain the coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property according to the terms of this Security Instrument.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgage clause" and, where applicable, "loss payee clause." Grantor shall immediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Grantor shall immediately give to Lender all receipts of paid premiums and renewal notices. Upon loss, Grantor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Grantor.

Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to principal shall not extend or postpone the due date of the scheduled payment nor change the amount of any payment. Any excess will be paid to the Grantor. If the Property is acquired by Lender, Grantor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition.

**Financial Reports and Additional Documents.** Grantor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Grantor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Grantor's obligations under this Security Instrument and Lender's lien status on the Property.

6. **WARRANTY OF TITLE.** Grantor warrants that Grantor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to irrevocably grant, convey and sell the Property to Trustee, in trust, with power of sale. Grantor also warrants that the Property is unencumbered, except for encumbrances of record.
7. **DUE ON SALE.** Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, a transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law (12 C.F.R. 591), as applicable.

**8. DEFAULT.** Grantor will be in default if any of the following occur:

**Fraud.** Any Consumer Borrower engages in fraud or material misrepresentation in connection with the Secured Debt that is an open end home equity plan.

**Payments.** Any Consumer Borrower on any Secured Debt that is an open end home equity plan fails to make a payment when due.

**Property.** Any action or inaction by the Borrower or Grantor occurs that adversely affects the Property or Lender's rights in the Property. This includes, but is not limited to, the following: (a) Grantor fails to maintain required insurance on the Property; (b) Grantor transfers the Property; (c) Grantor commits waste or otherwise destructively uses or fails to maintain the Property such that the action or inaction adversely affects Lender's security; (d) Grantor fails to pay taxes on the Property or otherwise fails to act and thereby causes a lien to be filed against the Property that is senior to the lien of this Security Instrument; (e) a sole Grantor dies; (f) if more than one Grantor, any Grantor dies and Lender's security is adversely affected; (g) the Property is taken through eminent domain; (h) a judgment is filed against Grantor and subjects Grantor and the Property to action that adversely affects Lender's interest; or (i) a prior lienholder forecloses on the Property and as a result, Lender's interest is adversely affected.

**Executive Officers.** Any Borrower is an executive officer of Lender or an affiliate and such Borrower becomes indebted to Lender or another lender in an aggregate amount greater than the amount permitted under federal laws and regulations.

**9. REMEDIES ON DEFAULT.** In addition to any other remedy available under the terms of this Security Instrument, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Grantor is in default. In some instances, federal and state law will require Lender to provide Grantor with notice of the right to cure, or other notices and may establish time schedules for foreclosure actions.

At the option of the Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter. Lender shall be entitled to, without limitation, the power to sell the Property.

If there is a default, Trustee shall, at the request of the Lender, advertise and sell the Property as a whole or in separate parcels at public auction to the highest bidder for cash and convey absolute title free and clear of all right, title and interest of Grantor at such time and place as Trustee designates. Trustee shall give notice of sale including the time, terms and place of sale and a description of the Property to be sold as required by the applicable law in effect at the time of the proposed sale.

Upon sale of the Property and to the extent not prohibited by law, Trustee shall make and deliver a deed to the Property sold which conveys absolute title to the purchaser, and after first paying all fees, charges and costs, shall pay to Lender all moneys advanced for repairs, taxes, insurance, liens, assessments and prior encumbrances and interest thereon, and the principal and interest on the Secured Debt, paying the surplus, if any, to Grantor. Lender may purchase the Property. The recitals in any deed of conveyance shall be prima facie evidence of the facts set forth therein.

The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Grantor's default, Lender does not waive Lender's right to later consider the event a default if it happens again.

**10. EXPENSES; ADVANCES ON COVENANTS; ATTORNEYS' FEES; COLLECTION COSTS.** If Grantor breaches any covenant in this Security Instrument, Grantor agrees to pay all expenses Lender incurs in performing such covenants or protecting its security interest in the Property. Such expenses include, but are not limited to, fees incurred for inspecting, preserving, or otherwise protecting the Property and Lender's security interest. These expenses are payable on demand and will bear interest from the date of payment until paid in full at the highest rate of interest in effect as provided in the terms of the Secured Debt. Grantor agrees to pay all costs and expenses incurred by Lender in collecting,

(page 5 of 8)

enforcing or protecting Lender's rights and remedies under this Security Instrument. This amount may include, but is not limited to, attorneys' fees, court costs, and other legal expenses. To the extent permitted by the United States Bankruptcy Code, Grantor agrees to pay the reasonable attorneys' fees Lender incurs to collect the Secured Debt as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect until released. Grantor agrees to pay for any recordation costs of such release.

- 11. ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES.** As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 U.S.C. 9601 et seq.), and all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste," "hazardous substance," or "regulated substance" under any Environmental Law. Grantor represents, warrants and agrees that:

- A. Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
- B. Except as previously disclosed and acknowledged in writing to Lender, Grantor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.
- C. Grantor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Grantor shall take all necessary remedial action in accordance with any Environmental Law.
- D. Grantor shall immediately notify Lender in writing as soon as Grantor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.

- 12. ESCROW FOR TAXES AND INSURANCE.** Unless otherwise provided in a separate agreement, Grantor will not be required to pay to Lender funds for taxes and insurance in escrow.

- 13. JOINT AND INDIVIDUAL LIABILITY; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND.** All duties under this Security Instrument are joint and individual. If Grantor signs this Security Instrument but does not sign an evidence of debt, Grantor does so only to mortgage Grantor's interest in the Property to secure payment of the Secured Debt and Grantor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Grantor, Grantor agrees to waive any rights that may prevent Lender from bringing any action or claim against Grantor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Grantor and Lender.

- 14. SEVERABILITY; INTERPRETATION.** This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.



15. **SUCCESSOR TRUSTEE.** Lender, at Lender's option, may from time to time remove Trustee and appoint a successor trustee without any other formality than the designation in writing. The successor trustee, without conveyance of the Property, shall succeed to all the title, power and duties conferred upon Trustee by this Security Instrument and applicable law.
16. **NOTICE.** Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by both first class mail and either registered or certified mail, return receipt requested, to the appropriate party's address on page 1 of this Security Instrument, or to any other address designated in writing. Notice to one grantor will be deemed to be notice to all grantors.
17. **USE OF PROPERTY.** The property subject to this Deed of Trust is not used principally for agricultural purposes.
18. **LINE OF CREDIT.** The Secured Debt includes a revolving line of credit. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.
19. **APPLICABLE LAW.** This Security Instrument is governed by the laws as agreed to in the Secured Debt, except to the extent required by the laws of the jurisdiction where the Property is located, and applicable federal laws and regulations.
20. **RIDERS.** The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.  
[Check all applicable boxes]  
☐ Assignment of Leases and Rents      ☐ Other .....
21. ☒ **ADDITIONAL TERMS.**  
When recorded return to:  
U.S. Bank  
51 Broadway/ Lower Level  
Fargo, ND 58102

**22. 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.

.....  
(Signature) **SANDEEP SAGAR** (Date) (Signature) **SHELLY SAGAR** (Date)

**ACKNOWLEDGMENT:**

STATE OF ....., COUNTY OF ..... } ss.  
(Individual) I certify that I know or have satisfactory evidence that .....  
..... 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: .....  
(Seal) Notary Public in and for the State of Washington,  
**Residing At:** .....  
**My notary** .....  
**appointment expires:** .....  
.....

**REQUEST FOR RECONVEYANCE**  
(Not to be completed until paid in full)

**TO TRUSTEE:**  
The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel this Deed of Trust, which is delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

.....  
(Authorized Bank Signature) Date



**Borrower Identification and Verification Form***Notary signature required\**Account Number: 0000300117030502/15/18**1st Borrower**

Name: SANDEEP SAGAR Date of Birth: 04/12/74 SS#: 640-80-4874  
Street Address: 3605 24TH CIR NW City: CAMAS State: WA Zip: 98607-8895

*One form of unexpired photo identification is required*

1. Photo ID: ☐ Driver's License ☐ State Issued ID ☐ Passport ☐ Military ID  
☐ Resident Alien ID ☐ Mexican Consulate ID (CD-secured only)  
Number: \_\_\_\_\_ State: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp Date: \_\_\_\_\_
2. Secondary Identification: (optional)  
☐ Income Verified (faxed to Direct lending or in credit file)  
☐ Credit Card Type: \_\_\_\_\_ Last 4 Digits: \_\_\_\_\_ Exp Date: \_\_\_\_\_  
☐ Other Policy-Allowed ID (Describe) : \_\_\_\_\_

**2nd Borrower**

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ SS#: \_\_\_\_\_  
Street Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

*One form of unexpired photo identification is required*

1. Photo ID: ☐ Driver's License ☐ State Issued ID ☐ Passport ☐ Military ID  
☐ Resident Alien ID ☐ Mexican Consulate ID (CD-secured only)  
Number: \_\_\_\_\_ State: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp Date: \_\_\_\_\_
2. Secondary Identification: (optional)  
☐ Income Verified (faxed to Direct lending or in credit file)  
☐ Credit Card Type: \_\_\_\_\_ Last 4 Digits: \_\_\_\_\_ Exp Date: \_\_\_\_\_  
☐ Other Policy-Allowed ID (Describe) : \_\_\_\_\_

**Co Signer 1**

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ SS#: \_\_\_\_\_  
Street Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

*One form of unexpired photo identification is required*

1. Photo ID: ☐ Driver's License ☐ State Issued ID ☐ Passport ☐ Military ID  
☐ Resident Alien ID ☐ Mexican Consulate ID (CD-secured only)  
Number: \_\_\_\_\_ State: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp Date: \_\_\_\_\_
2. Secondary Identification: (optional)  
☐ Income Verified (faxed to Direct lending or in credit file)  
☐ Credit Card Type: \_\_\_\_\_ Last 4 Digits: \_\_\_\_\_ Exp Date: \_\_\_\_\_  
☐ Other Policy-Allowed ID (Describe) : \_\_\_\_\_

**Co Signer 2**

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ SS#: \_\_\_\_\_  
Street Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

*One form of unexpired photo identification is required*

1. Photo ID: ☐ Driver's License ☐ State Issued ID ☐ Passport ☐ Military ID  
☐ Resident Alien ID ☐ Mexican Consulate ID (CD-secured only)  
Number: \_\_\_\_\_ State: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Exp Date: \_\_\_\_\_
2. Secondary Identification: (optional)  
☐ Income Verified (faxed to Direct lending or in credit file)  
☐ Credit Card Type: \_\_\_\_\_ Last 4 Digits: \_\_\_\_\_ Exp Date: \_\_\_\_\_  
☐ Other Policy-Allowed ID (Describe) : \_\_\_\_\_

**Notary: Do Not Photocopy ID.**

I certify that I personally examined and verified the identification provided by the Borrower(s) and/or Co-Signer(s) as recorded above.

**\*Notary Signature :** \_\_\_\_\_ **Date :** \_\_\_\_\_



SANDEEP SAGAR  
3605 24TH CIR NW  
CAMAS, WA 98607-8895

Date: 02/15/18

### ***Affiliated Business Arrangement Disclosure***

*This is to give you notice that U.S. Bank National Association has a business relationship Red Sky Risk Services, LLC. Red Sky Risk Services, LLC is a wholly owned subsidiary of U.S. Bank National Association. Because of this relationship, this referral may provide U.S. Bank National Association a financial or other benefit.*

*We would like to take this opportunity to refer:*

*Red Sky Risk Services, LLC for providing the Residential Appraisal Services to represent our interests in the transaction.*

You are NOT required to use Red Sky Risk Services, LLC as a condition for the settlement of your loan. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SELECT FROM OUR LIST OF APPROVED SERVICE PROVIDERS INCLUDED WITH THIS NOTICE.

<b><u>Provider</u></b>	<b><u>Settlement Service</u></b>	<b><u>Estimated Cost</u></b>
Red Sky Risk Services, LLC	Residential Appraisal Services	\$ 185.00 - \$ 800.00*

*\*These ranges are estimates based on an average property type. Your actual cost may vary depending upon your loan size, appraisal complexity and the state in which your property is located.*

I/We have read this disclosure form, and understand that U.S. Bank National Association is referring me/us to purchase the above-described services and may receive a financial or other benefit as a result of this referral.

\_\_\_\_\_  
SANDEEP SAGAR

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

All of **us** serving you™

Form # ABHD 08/2014



U.S. Bank  
Customer Confidential



## Occupancy and Use Statement

I have received a (check all that apply):

- ☐ Home Equity Installment Loan, \_\_\_\_\_  
Bank Name \_\_\_\_\_
- ☒ U.S. Bank Home Equity Line, 00003001170305  
Bank Name U.S. Bank National Association

I will use the property securing the above extension of credit as (check one only):

- ☒ My Primary Residence
- ☐ My Personal-Use Vacation Home/Vacant Lot

I understand that the loan or line is not assumable or transferable.

I agree that I will repay my loan or line in full before I do any of the following:

1. Permanently change the use of the property.
2. Sell the property on a contract for deed (land contract).
3. Sell the property and transfer title.
4. Effect any voluntary change of ownership of the property.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

RECORDING REQUESTED BY:

AND WHEN RECORDED MAIL TO:  
SANDEEP SAGAR and SHELLY SAGAR  
3605 NW 24TH CIR  
CAMAS, WA, 98607

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Order #: 01-18007686-01E

Loan #: 20173329044753

### **POWER OF ATTORNEY AND CORRECTION AGREEMENT**

Granted for a Refinance by SANDEEP SAGAR and SHELLY SAGAR whose property address is 3605 NW 24TH CIR, CAMAS, WA, 98607 hereinafter the "Transaction", occurring on or about 02/15/2018

No change of amount, interest or due date will be permitted under this authorization.

Closing Documents include but are not limited to: Notes, Deeds, Mortgages/Deeds of Trust, Subordinations, security instruments, riders, attachments and addenda, including documents necessary or requested as part of this transaction by Title Insurer, Lender, or the other parties to the transaction, including but not limited to governmental and taxing authorities, which may include but are not limited to the following types of documents: authorizations to obtain payoffs, releases of mortgages and liens; certificates for birth, death and marriage (related to this transaction); communications with lenders and judgment and lien holders to satisfy or subordinate their liens. In addition, in the event of clerical error or mistakes, including but not limited to omissions, spelling, grammatical, typographical and scrivener errors, then in such event Undersigned, hereby gives its consent and grants authority to Title Insurer to correct any omission, misstatement or inaccuracy and execute any new or corrected or completed documents as may be deemed necessary to remedy any omission, inaccuracy or misstatement.

I/We ("Undersigned"), hereby make(s) and appoint(s) and by this Power of Attorney do (es) make, constitute and appoint either JENNIFER HAUGH, AMANDA FLORIAN, NICOLE BENSON, REBECCA GAMBACCINI AND/OR CHRISTINE WADE as employees of Old Republic National Title Insurance Company, the true and lawful attorney-in-fact for Undersigned, and in Undersigned's name to complete, execute, sign our names, place our initials on "Closing Documents" related to the above referenced Transaction, and to execute, by the initialization and signature (as required) on any one of the following authorized Title Insurer employee or agents, for the purpose of completing the Closing Documents in the above referenced transaction.

This Power of Attorney is effective unless revoked by Undersigned upon 30 days prior written notice. Further giving and granting said attorney, full power and authority to do and perform all and every act and thing whatsoever necessary to be done in and about the specific and limited premises (set out herein) as fully, to all intents and purposes, as might or could be done if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that said attorney shall lawfully do or cause to be done by virtue hereof. A photocopy of this form shall be as acceptable as an original. In Witness Whereof, intending to be bound, I have hereto set my hand and seal this \_\_\_\_\_ day of \_\_\_\_\_, 2\_\_\_\_\_.

## POWER OF ATTORNEY AND CORRECTION AGREEMENT

(Continued)

\_\_\_\_\_  
Borrower Signature:  
SANDEEP SAGAR

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Borrower Signature:  
SHELLY SAGAR

\_\_\_\_\_  
Print Name

Witness, if Required:

\_\_\_\_\_  
Witness (signature)

\_\_\_\_\_  
Witness (print name)

### ALL PURPOSE ACKNOWLEDGMENT

State of **WA**

County of **CLARK**

On \_\_\_\_\_, 20\_\_\_\_, before me, (insert name of title of officer/notary) \_\_\_\_\_, personally appeared (insert name of borrower) SANDEEP SAGAR and SHELLY SAGAR, who 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.

I certify under penalty of perjury, under the laws of the State of WA that the foregoing paragraph is true and correct.

Witness my hand and official seal.

Signature \_\_\_\_\_ (seal)

### J u r a t

State of **WA**

County of **CLARK**

Subscribed and sworn to (or affirmed), before me on this \_\_\_\_\_ day of

\_\_\_\_\_, 20\_\_\_\_ by SANDEEP SAGAR and SHELLY SAGAR, prove to me on the basis of satisfactory evidence to be the person(s), who appeared before me.

Signature \_\_\_\_\_ (seal)

ORIGIN/DCAKA (330) 436-6000  
BUSH, PAMELA  
OLD REPUBLIC TITLE RESIDENTIAL INFO  
530 S. MAIN STREET  
AKRON, OH 44311  
UNITED STATES US

SHIP DATE: 12FEB18  
ACTWTG1: 1.00 LB  
CAD: 101456620WVSX10100

BILL SENDER

TO **ATTN NANCY PERKINS**

**BCRC**

**131 PLEASANT DR**

**01-18007686-01E**

**ALIQUIPPA PA 15001**

(866) 235-4326

REF: 01-18007686-01E

INV:

DEPT:

552J1/122D/DCA5



REL#  
3785346

J181118012601uv

TRK#  
0201 7896 9442 9048

**TUE - 13 FEB 10:30A**  
**PRIORITY OVERNIGHT**

**E8 OILA**

**15001**

**PA-US PIT**

