

Name of Person Requesting the Recording:

ANTHONY POMANTE
18700 NW WALKER RD BLDG #
BEAVERTON, OR 97006

Recording Requested by:

Wells Fargo Bank
When Recorded Return to: Fidelity National LPS
P.O. BOX 19523
Irvine, CA 92623-9523
Code: WFD



200411230036
Skagit County Auditor

11/23/2004 Page

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4 9:57AM

Wells Fargo Bank, N.A.
#200311170134
RECORDING
Reference #: 20042947200607

Deed of Trust or Mortgage Modification

Account #: 0651-651-2046954-1998

This agreement is made this 1st day of November 2004 between
Wells Fargo Bank, N.A.
existing under the laws of the United States of America having its office at
420 Montgomery Street San Francisco, CA 94104

(the "Bank") and

Name(s) of borrower(s) JAMES C NOTARO

(the "Borrower") residing at 2316 20TH PL ANACORTES, WA 98221

Address City State

Name(s) of borrower(s) JESSICA J NOTARO

(the "Borrower") residing at 2316 20TH PL ANACORTES, WA 98221

Address City State

Name(s) of borrower(s)

(the "Borrower") residing at

Address City State

Name(s) of borrower(s)

(the "Borrower") residing at

Address City State

Name(s) of borrower(s)

(the "Borrower") residing at

Address City State

Name(s) of borrower(s)

(the "Borrower") residing at

Address City State

and JAMES C NOTARO

Name(s) of mortgagor(s)/trustor(s)

(the "Mortgagor") residing at 2316 20TH PL ANACORTES, WA 98221

Address City State

and JESSICA J NOTARO

Name(s) of mortgagor(s)/trustor(s)

and

Name(s) of mortgagor(s)/trustor(s)

and

Name(s) of mortgagor(s)/trustor(s)

and

Name(s) of mortgagor(s)/trustor(s)

and

Name(s) of mortgagor(s)/trustor(s)

Recitals

1. The Bank is the holder of the home equity line of credit agreement of the Borrower dated

10/16/2003, payable to the order

of the Bank with the original maximum available principal amount of

\$ 40,000.00 ("Note") with a

maturity date of 10/16/2043.

2. To secure payment of the Note, the Mortgageor

has given a mortgage or deed of trust

("Mortgage") to the Bank, dated

10/16/2003, subjecting to the lien

thereof certain real estate located in

SKAGIT COUNTY, WA (state)

more particularly described in the Mortgage.

3. The Mortgage was filed for record on

11/17/2003, in the

office of the RECORDER

of the COUNTY

above named COUNTY

as Document No. 20031170134

in Book/Roll N/A

Page/Image N/A

4. In connection with the filing of the Mortgage, a

mortgage registry tax was paid to the Treasurer

of said COUNTY in the

amount of \$ N/A on

and that

Treasurer placed his or her stamp on the

Mortgage, said stamp bearing number

N/A

5. The Borrower/Mortgageor acknowledges that the

Note and the Mortgage are legal and binding

obligations, free and clear of any claim, defense

or offset.

6. The Borrower/Mortgageor and the Bank now

desire to make changes to the Note and

Mortgage (including any previous modifications)

as described below.

Agreement

Accordingly, in consideration of the premises and other good and valuable consideration, each paid to the other, the parties hereto agree as follows:

Margin N/A

The Borrower hereby agrees that the finance

charge will be increased decreased to

1/365 of an annual rate of N/A % over

the "Index Rate," which is disclosed in the

Note. If the Borrower ceases to be an

employee of the Bank or its affiliates, the

Bank will increase the rate by adding

N/A %.

Credit Limit

The Borrower/Mortgageor hereby agrees that

the maximum available principal amount of

the Note is now \$60,000.00 and that

the lien of the Mortgage shall secure the line

of credit up to that amount as it is advanced

and outstanding from time to time.

The references in the Mortgage to the

maximum amount of the line of credit are

hereby amended to the extent necessary to

reflect the increased maximum amount of

the line of credit. Each reference in the

Mortgage to the line of credit shall be

deemed, on and after the date of this

Agreement, to refer to the modified

maximum amount of the line of credit.

1. All original terms of the Note and Mortgage (as

amended by any written modification) remain in

effect except as amended hereby, and the

Borrower/Mortgageor agrees to be bound by and

to perform all of the covenants and agreements

in the Note and Mortgage, if applicable, at the

time and in the manner therein provided.

2. The Borrower agrees to pay or reimburse the

officials in connection with this Agreement and

the recording hereof, including any mortgage

registry tax that is due.

3. This Agreement does not increase or extend any

revolving credit insurance Borrower purchased

in connection with the Note. Credit insurance

means credit life, credit accident and health

and/or credit disability insurance.

4. The Borrower agrees that the Bank may make

certain changes to the terms of the line of credit

and Note at specified times or upon the

occurrence of specified events. The Bank may

make insignificant changes, such as changes in

the address for payments, billing cycle dates,

payment due dates, day on which index values

are determined, index or interest rate rounding

rules, and balance computation method (if the

change produces an insignificant difference in

the interest the Borrower will pay). The Bank

also may make changes that will benefit the

Borrower, such as additional options or a

temporary reduction in rates or fees. In

accordance with federal law, the Bank also may

change the index and margin the Bank uses to

determine the annual percentage rate if that index

is no longer available. The Bank can make any

of these changes discussed above without the

Borrower's consent, unless state law provides



Skagit County Auditor



Borrower
Borrower
Borrower
Borrower

Borrower JESSICA J NOTARD

Jessica J Notard

Borrower JAMES C NOTARD

James C Notard

Mortgagor/Trustor

Mortgagor/Trustor

Mortgagor/Trustor

Mortgagor/Trustor

Mortgagor/Trustor JESSICA J NOTARD

Jessica J Notard

Mortgagor/Trustor JAMES C NOTARD

James C Notard

ITS

employee

By: *[Signature]*

Name of Bank

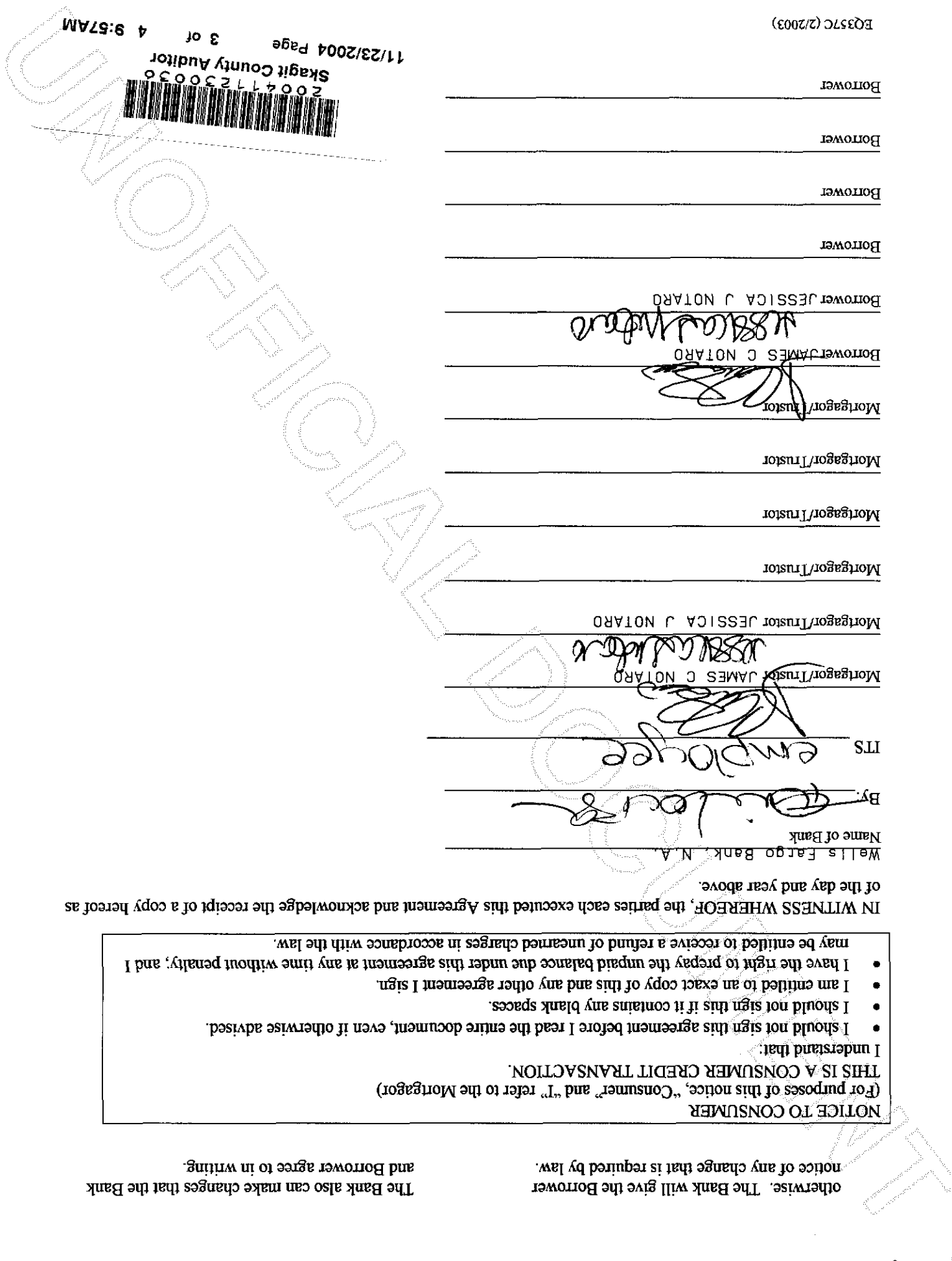
Wells Fargo Bank, N.A.

IN WITNESS WHEREOF, the parties each executed this Agreement and acknowledged the receipt of a copy hereof as of the day and year above.

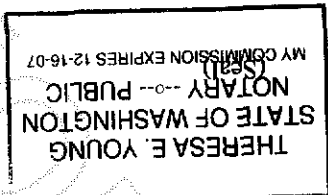
NOTICE TO CONSUMER
(For purposes of this notice, "Consumer" and "I" refer to the Mortgagor)
THIS IS A CONSUMER CREDIT TRANSACTION.
I understand that:
• I should not sign this agreement before I read the entire document, even if otherwise advised.
• I should not sign this if it contains any blank spaces.
• I am entitled to an exact copy of this and any other agreement I sign.
• I have the right to prepay the unpaid balance due under this agreement at any time without penalty; and I may be entitled to receive a refund of unearned charges in accordance with the law.

The Bank also can make changes that the Bank and Borrower agree to in writing.

otherwise. The Bank will give the Borrower notice of any change that is required by law.



200411230036
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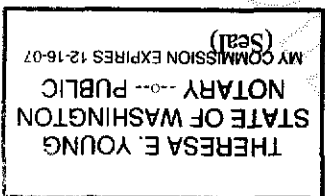


Signature: Theresa Young
Name: Theresa Young
(type or printed)
My Commission expires: 12-16-07

WITNESS my hand and official seal.
or the entity upon behalf of which the person(s) acted, executed the instrument.
the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s),
person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed
person(s) personally known to me OR proved to me on the basis of satisfactory evidence/ to be the

personally appeared Jessica J Notaro
On October 3, 2004 before me, the undersigned, a Notary Public in and for said State,
STATE OF Washington }
COUNTY OF Skagit } ss.

ACKNOWLEDGMENT (All-Purpose):



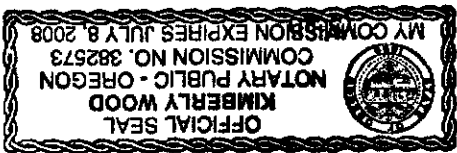
Signature: Theresa Young
Name: Theresa Young
(type or printed)
My Commission expires: 12-16-07

WITNESS my hand and official seal.
or the entity upon behalf of which the person(s) acted, executed the instrument.
the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s),
person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed
person(s) personally known to me OR proved to me on the basis of satisfactory evidence/ to be the

personally appeared James C Notaro
On November 3, 2004 before me, the undersigned, a Notary Public in and for said State,
STATE OF Washington }
COUNTY OF Skagit } ss.

ACKNOWLEDGMENT (All-Purpose):

FOR NOTARIZATION OF BORROWERS/MORTGAGORS



Signature: Kimberly Wood
Name: Kimberly Wood
(type or printed)
My Commission expires: July 8, 2008

WITNESS my hand and official seal.
or the entity upon behalf of which the person(s) acted, executed the instrument.
the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s),
person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed
person(s) personally known to me OR proved to me on the basis of satisfactory evidence/ to be the

personally appeared Tom Larson
On November 4, 2004 before me, the undersigned, a Notary Public in and for said State,
STATE OF Oregon }
COUNTY OF Washington } ss.

ACKNOWLEDGMENT (All-Purpose):

FOR NOTARIZATION OF BANK PERSONNEL