

When recorded mail to:
**FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: FT1120**



200803270086

Skagit County Auditor

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This instrument prepared by:
**Wells Fargo Bank, N.A.
DANI L SHOCKEY, DOCUMENT PREPARATION
11601 N. BLACK CANYON HWY
PHOENIX, ARIZONA 85029-2643
866-452-3913**

[Space Above This Line For Recording Data]

Abbrv Legal - Lots 10, 9, 8 and W 1/2 of L 7 BLK 230

SHORT FORM OPEN-END DEED OF TRUST

Parcel No - P56323

14173104

REFERENCE #: 20080583314160

Account number: 650-650-8124166-1XXX

DEFINITIONS

Words used in multiple sections of this document are defined below. The Master Form Deed of Trust includes other defined words and rules regarding the usage of words used in this document.

- (A) "Security Instrument" means this document, which is dated MARCH 12, 2008, together with all Riders to this document.
- (B) "Borrower" is JAMES C NOTARO AND JESSICA J NOTARO, HUSBAND AND WIFE. Borrower is the trustor under this Security Instrument.
- (C) "Lender" is Wells Fargo Bank, N.A. Lender is a national bank organized and existing under the laws of the United States. Lender's address is 101 North Phillips Avenue, Sioux Falls, SD 57104.
- (D) "Trustee" is Wells Fargo Financial National Bank, 2324 Overland Ave, Billings, MT 59102.
- (E) "Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated MARCH 12, 2008. The Debt Instrument states that Borrower owes Lender, or may owe Lender, an amount that may vary from time to time up to a maximum principal sum outstanding at any one time of, ONE HUNDRED THOUSAND AND 00/100THS Dollars (U.S. \$100,000.00) plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after April 12, 2048.
- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
- (G) "Loan" means all amounts owed now or hereafter under the Debt Instrument, including without limitation

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Documents Processed 03-12-2008, 12:11:05

principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt Instrument, and also all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

Leasehold Rider

Third Party Rider

Other(s) [specify] _____ N/A _____

(I) "Master Form Deed of Trust" means the Master Form Open-End Deed of Trust dated **June 14, 2007**, and recorded on **July 12, 2007**, as Auditor's File Number **200707120063** in Book n/a at Page n/a of the Official Records in the Office of the Auditor of **Skagit** County, State of Washington.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all future advances, renewals, extensions and modifications of the Debt Instrument, including any future advances made at a time when no indebtedness is currently secured by this Security Instrument; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Debt Instrument. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

_____ County of _____ Skagit _____
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

which currently has the address of _____ **2316 20TH PLACE** _____
[Street]
ANACORTES, Washington **98221** ("Property Address"):
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." The Property shall also include any additional property described in Section 20 of the Master Form Deed of Trust.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

MASTER FORM DEED OF TRUST

By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master Form Deed of Trust. A copy of the Master Form Deed of Trust has been provided to Borrower.



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this document and a copy of the Master Form Deed of Trust.

[Signature] (Seal)
JAMES C NOTARO -Borrower

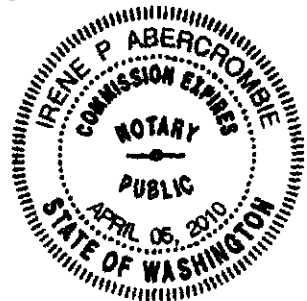
[Signature] (Seal)
JESSICA J NOTARO -Borrower

For An Individual Acting In His/Her Own Right:
State of WASHINGTON
County of ISLAND

On this day personally appeared before me JAMES C. NOTARO AND JESSICA J NOTARO
(here insert the name of grantor or grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 13TH day of MARCH, 2008.

Witness my hand and notarial seal on this the 13TH day of MARCH 2008
[Signature]
Signature

[NOTARIAL SEAL]



IRENE P. ABERCROMBIE
Print Name: _____
Notary Public

My commission expires: 4-5-2010

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EXHIBIT A

LOTS 10, 9, 8 AND WEST 1/2 OF LOT 7, BLOCK 230, ORIGINAL MAP OF THE CITY OF ANACORTES, AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 4, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.



ABBRV. LEGAL:


LOT 10-8 W 1/2 LOT 7 BLK 230 VOL 2 PG 4

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO JAMES CHRISTOPHER NOTARO AND JESSICA J. NOTARO, HUSBAND AND WIFE FROM ISLAND DEVELOPMENT LLC, A WASHINGTON LIMITED LIABILITY COMPANY BY DEED DATED JANUARY 16, 2003 AND RECORDED JANUARY 22, 2003 IN INSTRUMENT 200301220141, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY, WASHINGTON.

Permanent Parcel Number: P56323
JAMES CHRISTOPHER NOTARO AND JESSICA J. NOTARO, HUSBAND AND WIFE

2316 20TH PLACE, ANACORTES WA 98221
Loan Reference Number : 20080583314160
First American Order No: 14173104
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 NOTARO
14173104 WA
FIRST AMERICAN ELS
OPEN END DEED OF TRUST



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