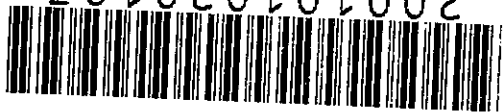


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Skagit County Auditor
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Return To:
U.S. Bank, National

Association
2001 Bishops Gate

Boulevard Mount Laurel, NJ

08054

Assessor's Parcel or Account Number: 3812-007-007-0000 R58702

Abbreviated Legal Description: LOTS 6 & 7 BLOCK 7, QUEEN ANN ADDITION TO

ANACORTES

TRUSTEE: FIRST AMERICAN TITLE

[Full legal description located on page 2 . Additional Grantees located on page
[Include lot, block and plat or section, township and range]

Lender is a Organization
organized and existing under the laws of The United States of America
Lender's address is 3000 Leadenhall Road Mount Laurel, NJ 08054

(D) "Trustee" is FIRST AMERICAN TITLE

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated December 29th, 2000
The Note states that Borrower owes Lender One Hundred Ninety-Seven Thousand Five
Hundred Dollars and Zero Cents
(U.S. \$197,500.00) plus interest. Borrower has promised to pay this debt in regular Periodic
Payments and to pay the debt in full not later than January 1st, 2031

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders

Exhibit "A"

Lots 6 and 7, Block 7, "QUEEN ANNE ADDITION TO THE CITY OF ANACORTES", according to the plat thereof, recorded in Volume 2 of Plats, page 39, records of Skagit County, Washington.



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