



200701030108

Skagit County Auditor

1/3/2007 Page

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9 11:41AM

~~WHEN RECORDED MAIL TO:~~

GMAC Mortgage
Home Equity Funding
4 Walnut Grove Drive
Horsham, PA 19044-0963

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Closed End Loan No.: 4183927 ****
Branch No.: 886
Loan Product: CE 15Y Balloon 80%CLTV Standalone

Lot 19 and portion Lot 13
Hermway Hts. Vol. 9
MIN 1000697-8250418392-1

Parcel 865667

CLOSED END DEED OF TRUST 110031124

THIS DEED OF TRUST is made this 16th day of November, 2006, among the Trustor, JAMES SMITH and ROBERTA SMITH, husband and wife, whose address is 20409 Curran Place, Mount Vernon, Washington 98274 (herein "Borrower"), Homeconnects, 200 Lakeside Dr, Horsham, Washington 19044 (herein "Trustee"), and the Beneficiary, GMAC Mortgage, LLC, a Delaware limited liability company f/k/a GMAC Mortgage Corporation, 100 Witmer Road, Horsham, PA 19044-0963 (herein "Lender") and the Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026 ("MERS") also as beneficiary acting solely as a nominee for the Lender and Lender's successors and assigns under this Deed of Trust.

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Skagit, State of Washington.

see attached exhibit A

Tax ID Number:

which has the address of:

20409 Curran Place,
(Street)

Mount Vernon
(City)

Washington 98274 (herein "Property Address");
(Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents (subject however to the rights and authorities given herein to lender to collect and apply such rents), all of which shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are hereinafter referred to as the "Property";

THIS DEED OF TRUST is to secure to MERS acting solely as a nominee for Lender the repayment of the indebtedness evidenced by Borrower's Note dated November 16, 2006 and extensions and renewals thereof (herein "Note"), in the principal sum of U.S. \$165,000.00, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness if not sooner paid due and payable on November 21, 2021, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust: and the performance of the covenants and agreements of Borrower herein contained.

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. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

WASHINGTON-SECOND MORTGAGE-1/80-FNMA/FHLMC UNIFORM INSTRUMENT

2. Funds for Taxes and Insurance. Subject to applicable law or a waiver by Lender, Borrower shall pay to Lender on the N/A day of each month, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Deed of Trust and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or State agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Deed of Trust that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Deed of Trust.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Deed of Trust, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Deed of Trust.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgagee clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust, or other security agreement with a lien which has priority over this Deed of Trust.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Deed of Trust.



6. Preservation and Maintenance of Property; Leaseholds; Common Interest Communities. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Deed of Trust is on a leasehold. If this Deed of Trust is on a unit in a common interest community (as defined in the common interest ownership act of the State in which the Property is located), Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the common interest community, the by-laws and regulations of the common interest community, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Deed of Trust, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, the Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Deed of Trust, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 6, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Deed of Trust. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 6 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefore related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Deed of Trust granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceeding against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 15 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to mortgage, grant and convey that Borrower's interest in the Property to Lienor under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Borrower's consent and without releasing that Borrower or modifying this Deed of Trust as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Deed of Trust shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Borrower as provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Deed of Trust shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Deed of Trust. In the event that any provision or clause of this Deed of Trust or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Note can be given effect without the conflicting provision, and to this end the provisions of this Deed of Trust and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Deed of Trust at the time of execution or after recordation hereof.



15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, after giving any grace period, right to cure, and/or reinstatement right required by applicable law, require immediate payment in full of all sums secured by this Deed of Trust. However, this option shall not be exercised by Lender if exercise is prohibited by Federal law as of the date of this Deed of Trust.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Deed of Trust. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Deed of Trust without further notice or demand on Borrower.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 15 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Deed of Trust, including the covenants to pay when due any sums secured by this Deed of Trust, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 11 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Deed of Trust and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand and may foreclose this Deed of Trust by judicial proceeding. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 16, including, but not limited to, reasonable attorneys' fees. The parties to this document are subject to the provision for Arbitration as set forth in the Closed End Note which is incorporated by reference as if set forth at length herein.

If Lender invokes the power of sale, Lender shall give without written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall record a notice of sale in each county in which any part of the Property is located and shall mail copies of the notice as prescribed by applicable law. After the time required by applicable law and after publication and posting of the notice of sale, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder for cash or other form of payment satisfactory to Trustee at the time and place designated in the notice of sale. Trustee may postpone and place designated scheduled sale, except as otherwise required by applicable law. Lender or its designee may purchase the property at any sale and shall have the benefit of any law, to the extent applicable, permitting credit bids.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceed of the sale in the following order: (a) to all reasonable costs and expenses of the sale including, but not limited to, reasonable Trustee's and attorneys' fees and costs of title evidence; (b) to all sums secured by this Deed of Trust; and (c) the excess, if any, to the person or persons legally entitled to it or to the county treasurer of the county in which the sale took place.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Deed of Trust due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Deed of Trust discontinued at any time prior to the earlier to occur of: (i) five o'clock p.m. on the last day other than a Saturday, Sunday or legal holiday before the date of sale by the Trustee; or (ii) the filing of an action to judicially foreclose this Deed of Trust. Those conditions are that Borrower: (a) pays Lender all sums which would be then due under this Deed of Trust and the Note had no acceleration occurred; (b) cures all breaches of any other covenants and agreements of Borrower contained in this Deed of Trust; (c) pays all costs and expenses incurred in enforcing this Deed of Trust, including, but not limited to, reasonable attorneys' fees and Trustee's fees, to the extent permitted by applicable law. Upon reinstatement by Borrower, this Deed of Trust and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 16.



19. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to pay of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Deed of Trust. Lender and the receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Deed of Trust, Lender shall release this Deed of Trust without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Substitute Trustee. Lender may, for any reason or cause, from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

22. Time of Essence. Time is of the essence of each covenant of this Deed of Trust.

23. MERS. Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Deed of Trust, but, if necessary to comply with local law or custom MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of these interests, including, but not limited to, the right to foreclose and sell the property; and to take any action required of Lender including but not limited to, releasing and canceling this Deed of Trust.

(SPACE BELOW THIS LINE RESERVED FOR LENDER AND RECORDER)



IN WITNESS WHEREOF, Borrower has executed this Deed of Trust.

James N Smith
Borrower - James Smith

Roberta Smith
Borrower - Roberta Smith

Borrower -

Borrower -

STATE OF WASHINGTON Snohomish County ss:

On this 20 day of NOV, 2006, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared JAMES SMITH and ROBERTA SMITH, husband and wife, , to me known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged to me that they signed and sealed the said instrument as their free and voluntary act and deed, for the uses and purposes therein mentioned.

WITNESS my hand and official seal affixed the day and year in this certificate above written.

My commission expires: 11/13/09



Rebecca L Mosca
Notary Public in and for the State of Washington residing at: Lake Stevens

REQUEST FOR RECONVEYANCE

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 said note or notes and this Deed of Trust, which are 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.

Dated: 11-28-06

William Gosi



200701030108
Skagit County Auditor

EXHIBIT A

PARCEL "A":

LOT 19 AND THAT PORTION OF LOT 13, "ASSESSOR'S PLAT OF HERMWAY HEIGHTS", AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT 13;
THENCE NORTH 6 DEGREES 22 MINUTES 25 SECONDS WEST, ALONG THE EAST LINE OF SAID LOT 13, A DISTANCE OF 40.06 FEET;
THENCE WEST A DISTANCE OF 80 FEET, MORE OR LESS, TO AN INTERSECTION WITH THE NORTHERLY EXTENSION OF THE WESTERLY LINE OF LOT 26 OF SAID "ASSESSOR'S PLAT OF HERMWAY HEIGHTS";
THENCE SOUTHERLY ALONG SAID NORTHERLY EXTENSION OF THE WESTERLY LINE OF SAID LOT 26, A DISTANCE OF 40 FEET, MORE OR LESS, TO THE SOUTHERLY LINE OF SAID LOT 13;
THENCE EAST ALONG SAID SOUTHERLY LINE, TO THE POINT OF BEGINNING.

PARCEL "B":

LOT 26, "ASSESSOR'S PLAT OF HERMWAY HEIGHTS", AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON.

EXCEPTIONS:

A. A 25 FOOT EASEMENT AS SHOWN ON THE FACE OF THE PLAT.
(AFFECTS LOTS 13 AND 19)

B. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: Y.M.C.A.

PURPOSE: INGRESS AND EGRESS TO LANDS OWNED BY GRANTEE

11003164



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EXHIBIT A
(continued)

AREA AFFECTED: 16 FEET IN WIDTH
DATED: AUGUST 23, 1960
RECORDED: OCTOBER 4, 1960
AUDITOR'S NO.: 599460

WE ARE UNABLE TO DETERMINE FROM THE RECORD, WHAT PORTION OF THE PROPERTY HEREIN DESCRIBED, IF ANY, IS AFFECTED BY THIS EASEMENT.

C. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: PUGET SOUND POWER AND LIGHT COMPANY
PURPOSE: TRANSMISSION LINE
AREA AFFECTED: AFFECTS LOTS 16 AND 19
DATED: APRIL 30, 1951
RECORDED: JULY 12, 1951
AUDITOR'S NO.: 463152

THE CENTERLINE OF THIS EASEMENT IS DESCRIBED AS FOLLOWS:
BEGINNING AT A POINT ON THE WEST LINE OF THE ENGLISH ROAD 1 FOOT NORTH OF THE SECTION LINE BETWEEN SECTIONS 16 AND 21, TOWNSHIP 33 NORTH, RANGE 4 EAST, WILLAMETTE MERIDIAN; THENCE WESTERLY PARALLEL TO THE SECTION LINE 510 FEET; THENCE SOUTH 33 DEGREES 30 MINUTES WEST TO THE STATE HIGHWAY.

D. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: FLOYD G. SHUERT AND LORNA M. SHUERT, HUSBAND AND WIFE
PURPOSE: INGRESS AND EGRESS
AREA AFFECTED: AFFECTS TRACT 26
DATED: SEPTEMBER 11, 1965
RECORDED: SEPTEMBER 16, 1965
AUDITOR'S NO.: 671809

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

11003164



200701030108
Skagit County Auditor

EXHIBIT A
(continued)

ABBRV LEGAL:

LOT 19 & PTN OF LOT 13 ASSESSOR'S PLAT OF HERMWAY HEIGHTS VOL
9 PG 47

Permanent Parcel Number: P65667
ROBERTA J. SMITH AND JAMES N. SMITH, WIFE AND HUSBAND

20409 CURRAN PLACE, MT. VERNON WA 98274
Loan Reference Number : 513541/5946531
First American Order No: 11003164
Identifier: L/FIRST AMERICAN LENDERS ADVANTAGE

 SMITH
11003164

WA

FIRST AMERICAN LENDERS ADVANTAGE
DEED OF TRUST



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



200701030108
Skagit County Auditor