

WHEN RECORDED, RETURN TO:
EQUITY LOAN SERVICES, INC.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING-FACT



200806200071
Skagit County Auditor

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SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) AARON STARKOVICH, A MARRIED MAN AND KATHRYN STARKOVICH, HIS WIFE SIGNING AS NON-VESTED SPOUSE

Trustee(s) Wells Fargo Financial National Bank, 2324 Overland Ave, Billings, MT 59102

Beneficiary Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104

Legal Description SEE EXHIBIT "A"

Assessor's Property Tax Parcel or Account Number P57535

Reference Numbers of Documents Assigned or Released

Adv. Legal - Lt 6, PIAT of Island View Park VT P88



After Recording Return To:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

This instrument prepared by:
Wells Fargo Bank, N.A.
DANIEL SHOCKEY, DOCUMENT PREPARATION
2202 W. ROSE GARDEN LANE
PHOENIX, ARIZONA 85027-2643
866-452-3913

[Space Above This Line For Recording Data]

10657

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20081013321124

14544669
Account number: 650-650-8347437-1XXX

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 MAY 28, 2008, together with all Riders to this document.
- (B) "Borrower" is AARON STARKOVICH, A MARRIED MAN AND KATHRYN STARKOVICH, HIS WIFE SIGNING AS NON-VESTED SPOUSE. 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 MAY 28, 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 TWENTY-FOUR THOUSAND SEVEN HUNDRED SIXTY-SEVEN AND 00/100THS Dollars (U.S. \$124,767.00) 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 June 28, 2048.
- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT
HCWF#1006v1 (2/16/08)



(page 2 of 4 pages)



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(G) "Loan" means all amounts owed now or hereafter under the Debt Instrument, including without limitation 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]

SEE EXHIBIT "A"

which currently has the address of _____ 1812 ISLAND VIEW 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.

Aaron Starkovich (Seal)
AARON STARKOVICH -Borrower

Kathryn Starkovich (Seal)
KATHRYN STARKOVICH -Borrower

For An Individual Acting In His/Her Own Right:

State of WASHINGTON

County of ISLAND

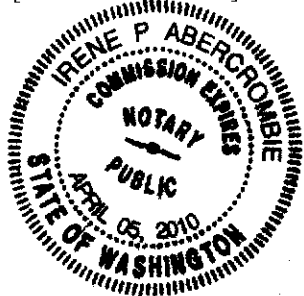
On this day personally appeared before me AARON STARKOVICH AND KATHRYN STARKOVICH
(here insert the name of grantor or

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 27th day of MAY, 2008.

Witness my hand and notarial seal on this the 27th day of MAY, 2008
Irene P. Abercrombie
Signature

IRENE P. ABERCROMBIE
Print Name: _____
Notary Public

[NOTARIAL SEAL]



My commission expires: 4-5-2010



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EXHIBIT A

THE FOLLOWING REAL PROPERTY LOCATED IN THE CITY OF ANACORTES,
COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 6, THE PLAT OF
ISLAND VIEW PARK, ACCORDING TO THE PLAT RECORDED IN VOLUME 7
OF PLATS, PAGE 38, RECORDS OF SKAGIT COUNTY, WASHINGTON.
SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. LOT 6,
THE PLAT OF ISLAND VIEW PARK PLAT V7 P38 DOC 200507080149

Permanent Parcel Number: P57535
AARON STARKOVICH, AS HIS SEPARATE ESTATE

1812 ISLAND VIEW PLACE, ANACORTES WA 98221
Loan Reference Number : 20081013321124/10657
First American Order No: 14544669
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 STARKOVICH
14544669

WA

FIRST AMERICAN ELS
DEED OF TRUST



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