

AFTER RECORDING RETURN TO:

William R. Allen

504 East Fairhaven, Suite 201

Burlington, WA 98233



199910140097

Kathy Hill, Skagit County Auditor

10/14/1999 Page 1 of 2 2:56:16PM

Abbrev. Leg.
Tax Account No.

Ptn Lots 19 and 20, AMENDED PLAT OF BURLINGTON, Vol. 2, p. 17
4076-044-020-0005/ P71599

NOTICE OF MODIFICATION OF DEED OF TRUST

NOTICE TO ALL PERSONS is given that Jay H. Overway and Nanci C. Overway, husband and wife, as Beneficiary of that Deed of Trust dated October 8, 1999, recorded under Auditor's File Number 199910130105 records of Skagit County, Washington, has this date modified the terms of the Note/Loan Contract secured by the Deed of Trust, as approved by Alan Kim and Yong Suk Kim, husband and wife, Grantor under the Security Instrument as follows:

1. The principal amount secured by the Security Instrument has been changed from \$100,000.000 to \$138,842.75.
2. The monthly payment amount has been changed.

The purpose of this document is to provide record notice of a modification of the terms of the Loan Contract and Security Instrument. It is not intended to nor shall it be deemed to alter in any manner the actual terms of any modification agreement between the grantor or successor grantor of the security instrument and the beneficiary. Notice is given to all persons that, except for the terms of any modification agreement, the terms of the original loan contract and security instrument remain in full force and effect.

Dated October 11, 19 99

Grantor

Grantee

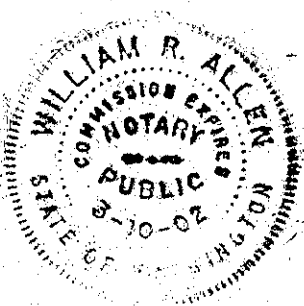
KimOverwayDTmodification

STATE OF WASHINGTON)
) ss
COUNTY OF SKAGIT)

I certify that I know or have satisfactory evidence that

Jay H. Overway & Nanci P. Overway husband & wife is/are
the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in this instrument.

Dated October 11, 1999



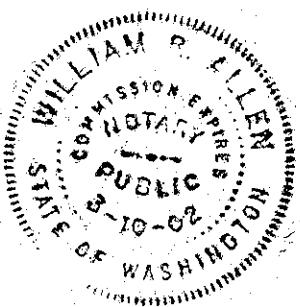
William R Allen
Typed/printed notary name WILLIAM R ALLEN
Residing at BURLINGTON
My appointment expires 3/10/2002

STATE OF WASHINGTON)
) ss
COUNTY OF SKAGIT)

I certify that I know or have satisfactory evidence that

Alan Kim & Yong Suk Kim, husband & wife is/are
the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in this instrument.

Dated October 11, 1999



William R Allen
Typed/printed notary name WILLIAM R ALLEN
Residing at BURLINGTON
My appointment expires 3/10/2002