

**Name & Return Address**

PNC MORTGAGE CORP. OF AMERICA  
75 N FAIRWAY DRIVE  
VERNON HILLS, IL 60061

PREPARED BY: JOAN MENNEMEYER

x *Joan Mennemeyer*



200006160043

Kathy Hill, Skagit County Auditor

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Please print legibly or type information.

**Document Title (Or transaction contained therein)**

DEED OF TRUST *Modification*

**Grantor(s) (Last name first, then first name, middle name)**

*Mudge, Lawrence R.*

\_\_\_ Additional Names on Page \_\_\_ of Document

**Grantee(s) (Last name first, then first name, middle name)**

*Hitt, Michael D Trustee*  
*PNC Mortgage Corp. of America*

0 Additional Names on Page 0 of Document

**Legal Description (Abbreviated: i.e., lot, block, plat or section, township, range)**

*Lot 12 & 13 B1K5 Cumberland adst.*

Complete Legal Description on Page 3 of Document

**Auditor's Reference Number(s)**

*2000 4280124*

**Assessor's Property Tax Parcel/Account Number(s)**

*4118-005-013-0005*

The Auditor/Recorder will rely on the information provided on this cover sheet. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

Prepared By:

Joan Mennemeyer

*Joan Mennemeyer*

Mail To:

Attn: Investor Delivery/Mod Unit

PNC Mortgage Corp. Of America

75 N. Fairway Drive

Vernon Hills, IL 60061

71-00-15498

\_\_\_\_\_  
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Modification of  
Deed of Trust

THIS AGREEMENT made this 8th day of May, 2000  
by and between Lawrence R. Mudge, an unmarried man, (herein after called the Mortgagors,  
whether one or more) and PNC Mortgage Corp. of America (hereinafter "Lender").

WITNESSETH:

WHEREAS, Borrowers executed an Adjustable Rate Note and Deed of Trust and Rider, dated  
April 17, 2000 describing property in Skagit County, State of Washington, as follows: see legal  
attached

for the purpose of securing an indebtedness of \$81,328.00 to the lender, which was recorded on April  
28,2000, as Document No. 2000-04280124 of the Official Records in the Office of the county  
Recorder of Skagit County, State of Washington and

WHEREAS, the Parties hereto desire, and hereby agree, to modify said Deed of Trust and  
Adjustable Rate Rider so as to accurately set forth the correct **Interest Rate Change Date.**

NOW, THEREFORE, in consideration of the foregoing and other valuable consideration, the parties  
hereto do hereby amend and modify said Deed of Trust and Riders, by deleting therefrom **The  
interest rate may change on the first day of May, 2001, and on that day of each succeeding year**

and by substituting in place thereof the following paragraph(s), originally intended to be set forth  
therein **The interest rate may change on the first day of July, 2001, and on that day of each  
succeeding year**



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EXHIBIT "A"

LEGAL DESCRIPTION:

Lots 12 and 13, Block 5, "PLAT OF CUMBERLAND ADDITION TO THE TOWN OF HAMILTON", as per plat recorded in Volume 2 of Plats, page 31, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.



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200004280124

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It is further agreed by and between the parties hereto that this agreement is limited to the specific terms provided herein, and that in all other respects not inconsistent herewith, the terms of said Deed of Trust shall remain in full force and effect, and be binding hereon.

This agreement shall inure to and bind the heirs, devisees, successors and assigns of the parties hereto.

IN WITNESS WHEREOF, the parties hereto have executed this agreement the day and year first above written.

Borrower

Lawrence R. Mudge  
Lawrence R. Mudge Borrower

PNC Mortgage Corp. of America,  
an Ohio Corporation .

PNC Mortgage Corp. of America  
75 Fairway Drive  
Vernon Hills, IL 60061  
Attn: Joan Mennemeyer

by: Sara McGartland  
Sara McGartland  
Assistant Vice President

Loan No : 71-00-15498

(Space Below This Line For Acknowledgment)

State of Washington  
County of SKAGIT

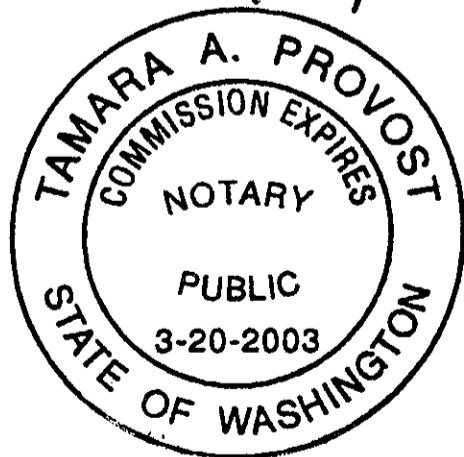
I, TAMARA PROVOST, a Notary Public in and for said county and state, do hereby certify that Lawrence R. Mudge, personally known to me to be the same person(s) whose name(s) is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 11th day of MAY, 2000 .

My Commission expires: 3/20/2003

TAMARA PROVOST

Notary Public



200006160043

Kathy Hill, Skagit County Auditor

STATE OF ILLINOIS

County of Lake

On this *11<sup>th</sup>* day of *May*, 2000  
Before me, the undersigned Notary Public in and for this County and State, personally appeared Sara McGartland, who acknowledged to be the Assistant Vice President of PNC Mortgage Corp. of America, an Ohio Corporation, and stated that as such officer being authorized so to do, and executed the foregoing instrument for the purposes therein contained, for and on behalf of the Corporation.

In witness whereof I have set my hand and official seal.



(Seal)

*Elisa Lewis*  
\_\_\_\_\_  
Notary

