



200006280034

Kathy Hill, Skagit County Auditor
6/28/2000 Page 1 of 2 11:45:14AM

Return Address:

Cascade Bank
2828 Colby Ave
Everett, Wa. 98201

Assessor's Parcel or Account Number: 4722-000-047-0000

Abbreviated Legal Description: LOT 47, NOOKACHAMP HILLS PUD, PHASE 1

[Include lot, block and plat or section, township and range]

Full legal description located on page 1

FIRST AMERICAN TITLE CO.

[Space Above This Line For Recording Date

61526

5099085608

**ADDITIONAL ADVANCE AGREEMENT
AND
AMENDMENT TO NOTE AND DEED OF TRUST
ADJUSTABLE RATE**

FOR VALUE RECEIVED, the undersigned grantor, hereby promises to pay CASCADE BANK the sum of \$ 12,300.00 received as an additional advance upon that indebtedness secured by that certain Deed of Trust, made and executed by LLOYD E. GROW AND RIKKI L KELLOGG, EACH AS THEIR SEPARATE ESTATE

as Grantor(s), to secure the performance of certain obligations including the payment of the original principal sum of \$ 120,000.00 in favor of **CASCADE BANK** Beneficiary, whose address is 2828 Colby Ave, Everett, Wa. 98201, which Deed of Trust was dated February 25, 2000, and recorded March 1, 2000 under Auditor's file No. 200003010040 Covering the following described real property, located in SKAGIT County, State of Washington.

LOT 47, NOOKACHAMP HILLS PLANNED UNIT DEVELOPMENT, PHASE 1, AS FILED IN VOLUME 17 OF PLATS, PAGES 26 - 31, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Said Note and Deed of Trust are incorporated herein by reference and amended as hereinabove and hereinafter set forth. Except as set forth herein, all the terms and conditions of said Note and Deed of Trust shall remain in full force and effect.

IT IS HEREBY FURTHER AGREED that the amount of the above-stated advance, receipt of which is hereby acknowledged, shall be added to the present unpaid balance of \$ 120,000.00 including such advancement is, as of this date the total sum of \$ 132,300.00, all of which the undersigned Grantor promises to pay, together with interest at the current rate of 8.750 %.

ARM LOANS WILL ADJUST ACCORDING TO THE TERMS AND CONDITIONS SET FORTH IN THE ORIGINAL NOTE OR SUBSEQUENT MODIFICATION AGREEMENTS.

IT IS HEREBY FURTHER AGREED that the payment terms of the original Note secured by the above-described Deed of Trust shall be modified so that payments hereafter due on the balance shall include the additional advance, and shall be due each month hereafter, as described in the Original Note. Principal and interest shall be paid in full on or before Mar 1, 2030. In all other respects, said Note and Deed of Trust shall remain in full force and effect.

The Grantor (s) hereby certifies that Grantor(s) is/are the owner(s) of said property, subject to said indebtedness, and that there are no other liens or claims against it.

IT IS HEREBY AGREED that the additional advance will be used only for the purpose of repairing, renovating, altering, adding to, or otherwise improving the within described property, secured by said Deed of Trust.

DATED: March 1, 2000

Rikki L Kellogg
RIKKI L KELLOGG

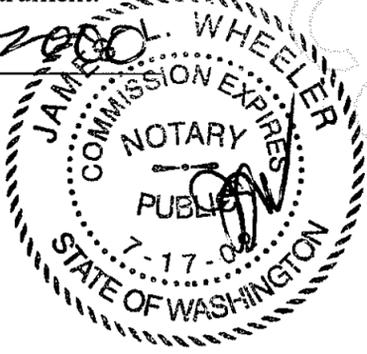
Lloyd E Grow
LLOYD E GROW

State of Washington

County of Snohomish SS

I hereby certify that I know or have satisfactory evidence that Rikki L Kellogg and Lloyd E. Grow signed this instrument and acknowledged it to be their free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: 4-21-2000



James L. Wheeler
Notary Signature
My appointment expires: 7-17-2000
JAMES L. WHEELER

OR:

State of Washington

County of _____ SS

I hereby certify that I know or have satisfactory evidence that _____ signed this instrument, and on oath stated that _____ was authorized to execute the instrument and have acknowledged it as the _____ of/for _____ to be the free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: _____

Notary Signature
My appointment expires: _____

