

a. **NEW MATURITY DATE.** The Maturity Date set forth in the Additional Note shall modify and apply to the Original Note and the Security Instrument. The new Maturity Date on the entire loan, including the Original Note (as modified by this Additional Advance Agreement) and the Additional Note, is now and shall be January 1, 2031.

b. **NEW LOAN INTEREST RATE.** The Loan Interest Rate set forth in the Additional Note shall modify and apply to the Original Note and the Security Instrument. The new Loan Interest Rate on the entire loan, including the Original Note (as modified by this Additional Advance Agreement) and the Additional Note, is now and shall be Eight and one eighth percent (8.125 %)

7. **NEW PRINCIPAL AND INTEREST PAYMENT.** Effective with the payment due on February 1 2001 the monthly principal and interest payment on the entire loan, including the Original Note and the Additional Note (as modified by this Additional Advance Agreement) will be \$ 1,545.00.

8. **SURVIVAL OF TERMS.** Except as set forth in this Additional Advance Agreement, all of the terms, covenants, and conditions of all of the instruments referred to herein shall remain in full force and effect. Notwithstanding any provision hereof which might be construed to the contrary, this Additional Advance Agreement shall in no way affect the validity, priority, or binding effect of the Security Instrument.

9. **BINDING EFFECT.** This Agreement shall inure to the benefit of and be binding upon the heirs, personal representatives, successors and assigns of Lender and Borrower.

WASHINGTON FEDERAL SAVINGS

By: [Signature]
Title: Vice President and Manager

BORROWER'S ACKNOWLEDGEMENT OF RECEIPT AND ACCEPTANCE

The undersigned Borrower, and each of them, acknowledge receipt and accept the terms and conditions of the above stated Additional Advance Agreement.

[Signature]
Stephen R Skelton
[Signature]
Cindy Tims

(Over for notary acknowledgements)



My commission expires _____
residing at _____
Notary Public in and for the State of _____,
(Signature)

(Seal or Stamp)

Dated: _____

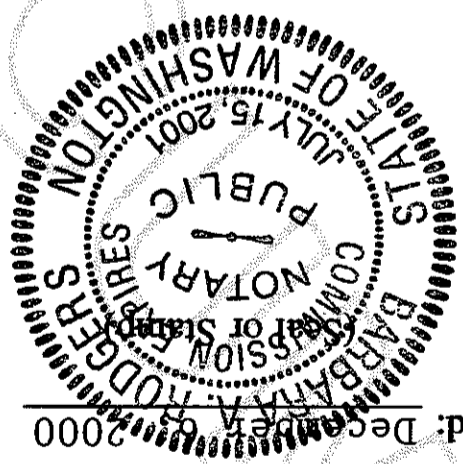
(Name of the Party on Behalf of Whom the Instrument was Executed)
to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

of _____
(Type of Authority, e.g., Officer, Trustee)

is/are the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument, on oath stated that (he/she/they) was/were authorized to execute the instrument and acknowledged it as the
[Name(s) of person(s)]

I certify that I know or have satisfactory evidence that
STATE OF _____
COUNTY OF _____
)
) ss.
)

My commission expires ~~2-17-01~~ 7-15-01
residing at Anacortes
Notary Public in and for the State of Washington,
(Signature)



Dated: December 08, 2000

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 the instrument.
[Name(s) of person(s)]

Cindy Tims
I certify that I know or have satisfactory evidence that Stephen R Skelton and

STATE OF Washington
COUNTY OF Skagit
)
) ss.
)

