

THIS INSTRUMENT PREPARED BY:

Jessica Kendall

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200304250083  
 Skagit County Auditor

4/25/2003 Page 1 of 3 11:12AM

LOAN NUMBER: 21268599

ASSESSOR PARCEL NUMBER: P57793

AF 200212240159

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

### MODIFICATION AGREEMENT TO HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT

This Modification Agreement (the "Modification") is made as of 03/25/2003, between Willa J Smith (the "Borrower(s)") and Countrywide Home Loans, Inc. ("Countrywide"), and amends and supplements that certain Home Equity Line of Credit Agreement and Disclosure Statement, and that certain Deed Of Trust, dated 12/17/2002 and recorded 12-24-02, in Book Number \_\_\_\_\_, at Page Number \_\_\_\_\_, as Document No. 200212240159, in the Official Records of the County of Skagit, State of Washington (the "Security Instrument"), and covering the real property with a commonly known address as: 2307 33RD STREET ANACORTES, WA 98221, and more specifically described as follows:

SEE "EXHIBIT A" ATTACHED HERETO AND INCORPORATED HEREIN.

In consideration of the mutual promises and agreements of the parties hereto, together with other good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

1. **Amendment to Credit Limit:** My credit limit under the Home Equity Line of Credit Agreement and Disclosure Statement is modified to \$17,000.00.
2. **Amendment to Margin:** The "Margin" used to determine my ANNUAL PERCENTAGE RATE is modified to 1.875 percentage points.
3. **Limited Effect:** The parties agree that this Modification shall be construed narrowly and limited to the items expressly modified. Except as expressly provided for by this Modification, all terms, requirements and obligations of the Home Equity Line of Credit Agreement and Disclosure Statement remain in full force and effect, unaltered by this Modification.
4. **Effective Date/Limitation on Effect:** This Modification when completed, signed and notarized will be effective on the first business day of the next month following receipt by Countrywide Home Loans. This Modification is null and void unless completed, signed notarized and returned to Countrywide Home Loans within thirty (30) days from the above specified date.

IN WITNESS WHEREOF, this Modification has been duly executed by the parties hereto the day and year first above written.

BORROWER(S)

Willa J Smith

Date

Date

Witness

Signature of Witness

Witness

Signature of Witness

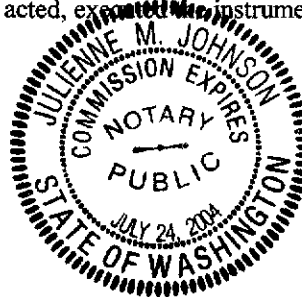
LOAN NUMBER: 21268599

## Notary Acknowledgement for Borrower(s)

State of WACounty of SkagitOn March 28, 2003, before me, Julienne M. Johnson, personally  
Name of Notary Publicappeared Willie J. Smith is subscribed to the within instrument and  
Name(s) of Borrower(s)

acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Signature Julienne M. Johnson  
Signature of Notary Public

PLEASE DO NOT WRITE BELOW - COUNTRYWIDE ONLY

## LENDER

COUNTRYWIDE HOME LOANS, INC.

By: [Signature]

Michael Drawdy, First Vice President

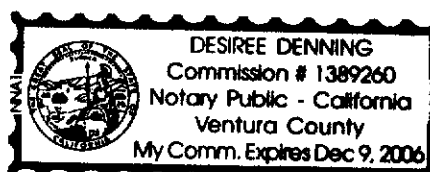
## Notary Acknowledgement for Lender

State of California

County of Ventura

On April 7, 2003, before me, Desiree Denning,  
personally appeared Michael Drawdy, First Vice President of Countrywide Home Loan, Inc., A New York Corporation, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

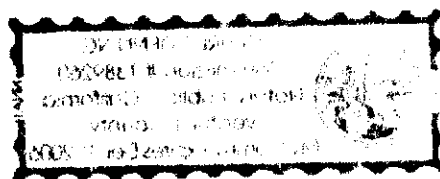
WITNESS MY HAND AND OFFICIAL SEAL

Signature Desiree Denning  
Signature of Notary Public

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Skagit County Auditor

UNOFFICIAL DOCUMENT



LOAN # 21268599

LOTS 6 AND 7, AND THE WEST HALF OF LOT 8, BLOCK 18, KELLOGG & FORD'S ADDITION TO ANACORTES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 1 OF PLATS, PAGE 41, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON.



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