



200308060089
Skagit County Auditor

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THIS INSTRUMENT PREPARED BY:

Crystal Rough
After recording return to:
Custom Title Solutions
2550 N. Red Hill Avenue
Santa Ana, CA 92705
800-756-3524 ext. 5913

401253

Abbrev. legal: lot 40" Amended plat of mountain view estates"

LOAN NUMBER: 564861

ASSESSOR PARCEL NUMBER: 4539-000-040-0000

(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 06/30/2003, between Daniel J Thompson and Cheryl L Thompson (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 03/06/2002 and recorded 03/15/2002, in Book Number -----, at Page Number -----, as Document No. 200203150097, 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: 703 SAUK MOUNTAIN DRIVE SEDRO WOOLLEY, WA 98284, 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 \$75,000.00.
- 2. **Amendment to Margin:** The "Margin" used to determine my ANNUAL PERCENTAGE RATE is modified to 0.375 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 no later than 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)

Daniel J Thompson 7-15-03
Daniel J Thompson Date

Cheryl L Thompson 7-15-03
Cheryl L Thompson Date

Witness [Signature]
Signature of Witness

Witness [Signature] 7/15/03
Signature of Witness

LOAN NUMBER: 564861

Notary Acknowledgement for Borrower(s)

State of WA
County of Skagit

On 7-15-03, before me, Rachel Reed,
Name of Notary Public

personally appeared Daniel + Cheryl Thompson is subscribed to
Name(s) of Borrower(s)

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(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Signature Rachel J. Reed
Signature of Notary Public Rachel J. Reed



PLEASE DO NOT WRITE BELOW - COUNTY WIDE ONLY

LENDER

COUNTRYWIDE HOME LOANS, INC.

[Signature]

By: Michael Drawdy, First Vice President

Prepared by:
Ms. Crystal Pough
Countrywide Home Loans
450 American St. S13-225
Simi Valley, CA 93065
(805) 577-3500

THIS DOCUMENT IS FILED FOR RECORD BY FIDELITY NATIONAL TITLE INS., CO. AS AN ACCOMMODATION ONLY. IT HAS NOT BEEN EXAMINED AS TO ITS EXECUTION OR AS TO ITS EFFECT UPON THE TITLE.

Notary Acknowledgement for Lender

State of California
County of Ventura

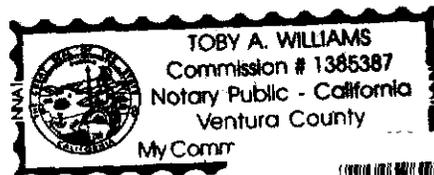
On JULY 28, 2003, before me, Toby A. Williams,

personally appeared Michael Drawdy, First Vice President of Countrywide Home Loans, 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

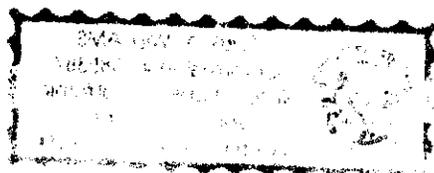
Signature [Signature]
Signature of Notary Public

Toby A. Williams



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UNOFFICIAL DOCUMENT



LOAN # 564861

LOT 40, "AMENDED PLAT OF MOUNTAIN VIEW ESTATES," AS PER PLAT
RECORDED IN VOLUME 14 OF PLATS, PAGE 198, RECORDS OF SKAGIT
COUNTY, WASHINGTON.

SITUATE IN THE CITY OF SEDRO-WOOLLEY, COUNTY OF SKAGIT, STATE OF
WASHINGTON.



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