

THIS INSTRUMENT PREPARED BY:  
Rhonda G. Williams PTX 137  
6400 Legacy Drive, Plano, TX 75024

When recorded return to:  
Custom Title Solutions 697547  
2550 N. Redhill Avenue  
Santa Ana, CA 92705  
(800) 756-3524 ext. 5913



200402260074  
Skagit County Auditor

2/26/2004 Page 1 of 1 9:15AM

LOAN NUMBER: 30830822

ASSESSOR PARCEL NUMBER: 4792-00-0015-0000

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

**MODIFICATION AGREEMENT TO NOTE / DEED OF TRUST**

This Modification Agreement (the "Agreement") is made as of **January 8, 2004**, between **ERIC G SHJARBACK and SILJA SHJARBACK** (the "Borrowers") and Countrywide Home Loans, Inc. ("Countrywide"), and amends and supplements that certain Note and that certain Deed of Trust dated **April 9, 2003**, and recorded **April 16, 2003**, in File No. **200304160165**, Official Records of Skagit County, State of Washington (the "Security Instrument"), and covering the real property with a common street address of: **2217 Oregon Avenue, Anacortes, Washington 98221**, but more specifically described as follows:

**Lot 15, Plat of Rock Ridge West, according to the plat thereof, recorded under Auditor's File No. 200203250231, records of Skagit County, Washington, situated in Skagit County, Washington.**

1. The terms of the Note and Security Instrument are hereby amended and modified as follows:
  - ☐ a. the principal amount that Borrower promises to repay under the terms of the Note and that is secured by the Security Instrument is hereby changed to:
  - ☒ b. commencing on **January 1, 2004**, the interest on my Note shall be **6.000** percent per annum.
  - ☒ c. commencing on **February 1, 2004**, my regular monthly principal and interest payment under the Note shall be **\$1,480.89**.
  - ☐ d. the Construction Completion Date is: **January 9, 2004**.
  - ☒ e. the new Promissory Note Maturity Date is: **January 1, 2034**.
  - ☒ f. Section 4 of the Note and the Adjustable Rate Rider to the Deed of Trust is: **No Longer Applicable**
2. Borrower consents to Lender attaching this Agreement to the Note itself.
3. All other terms and conditions of the Loan Documents shall remain unchanged and in full force and effect. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

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

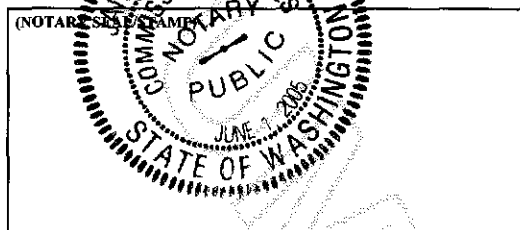
ERIC G SHJARBACK

BORROWERS:

SILJA SHJARBACK

Notary Acknowledgement for Borrower  
State of Washington  
County of Skagit

On 1-12-2004, before me, the undersigned Notary Public, personally appeared **ERIC G SHJARBACK and SILJA SHJARBACK**, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the individuals, or the entity upon behalf of which the individuals acted, executed the instrument.  
WITNESS MY HAND AND OFFICIAL SEAL



Notary Signature   
My Commission Expires 6/11/05

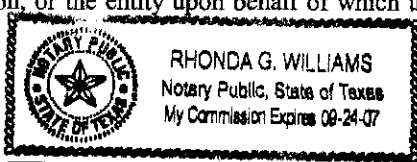
PLEASE DO NOT WRITE BELOW - COUNTRYWIDE ONLY

**LENDER**

Lender Notary Acknowledgement  
State of Texas  
County of Collin

Lawrence M Brown, Vice President,  
Countrywide Home Loans, Inc.

On January 15, 2004, before me, the undersigned Notary Public, personally appeared **Lawrence M Brown, Vice President, 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



Rhonda G Williams, Notary Public