

Filed at the request of and return to:
Washington's Credit Union
Attn: Mortgage Dept.
P.O. Box 97000
Lynnwood, WA 98046-9700



200403090038
Skagit County Auditor

3/9/2004 Page 1 of 1 11:29AM

CHICAGO TITLE IC30204-SM ✓

**MODIFICATION OF DEED OF TRUST AGREEMENT
(INCREASING LIEN AMOUNT)
AND EQUITYLINE VISA AGREEMENT**

This Modification Agreement is entered into this 5th day of March, 2004 between James H. Wallace and Shirley L. Wallace, husband and wife hereafter called Borrower(s) (Grantor), and Washington's Credit Union (Grantee), amends and supplements the Deed of Trust to Secure Debt (the "Security Instrument"), dated the 23rd day of April, 2001, recorded as document number ** volume page in the County of Skagit, state of Washington and the EquityLine Visa Agreement and Disclosure (EquityLine) bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined there as the Property, located at 31438 West Third Street, Lyman, WA. 98263, the real property described set forth as follows: **200104270088

Lots 5 and 6, Block D, TOWN OF LYMAN, according to the plat thereof recorded in Volume 1 of Plats, page 34, records of Skagit County, Washington.

Tax Parcel # 4130-001-006-0007

WHEREAS, that prior to modification of said agreements, the maximum principal amount (credit limit) at one time is \$40,000.00.

WHEREAS, Borrower(s) as the original maker of the Deed of Trust and EquityLine Agreements hereby desires to change and modify the Deed of Trust and EquityLine Agreements effective on the 5th day of March, 2004, and adjust the maximum principal amount (credit limit) at one time to \$63,000.00.

NOW THEREFORE, in consideration of and conditioned upon the above promises, representations and covenants herein contained, the above modification is agreed to and it is agreed that all other respects of the Deed of Trust and EquityLine Agreements shall remain unaffected, unchanged and unimpaired by reason of the execution of this modification.

Washington's Credit Union executed this instrument, this 5th day of March, 2004.

Signature for Washington's Credit Union

Borrower(s) executed this 5th day of March, 2004.

James H. Wallace
Signature

Shirley L. Wallace
Signature

STATE OF WASHINGTON)
COUNTY OF Shachemish) SS

On this 5th day of March, 2004, personally appeared James & Shirley Wallace

_____, proved to me on the basis of satisfactory evidence to be the person(s) whose name is subscribed to this instrument and sworn before me, the undersigned, a notary public in and for the State of Washington.

Diane M. M'3 L.S.
Notary Signature

My Commission Expires: 3-15-04

Residing In: Everett, Wa

