



200409210091

Skagit County Auditor

9/21/2004 Page

1 of

2 11:16AM

When recorded return to:

LSI - North Recording Division

5029 Dudley Blvd #E

McClellan, CA 95652

(800) 964-3524 Option 3, Uninsured

947595 C. 79

Loan Number: 37555348

Assessor Parcel Number: P113035

### MODIFICATION AGREEMENT

Document No. 200401220098

Grantor/Borrower(s) (Last Name, First Name and Initials):

1. Brown, Les A

2.

3.

Grantee(s)/Assignee/Beneficiary:

1. Countrywide Home Loans, Inc.

Additional Name(s) on page of document.

Legal Description (Abbreviated: i.e., Lot, Block, Plat or Section, Township, Range):

Lot 2, Short Plat 97-0046, being a portion of W 1/2 of the NW 1/4 of the NE 1/4 of Section 32  
Township 36 North, Range 3 East

Assessor's Property Tax Parcel Account Number(s): P113035

THIS INSTRUMENT IS FILED FOR  
RECORD IN THE PUBLIC  
RECORDS OF SKAGIT COUNTY  
WASHINGTON, AND IS  
APPROVED BY THE COUNTY CLERK  
AS TO THE PROPER FILING OF THIS  
INSTRUMENT.

THIS INSTRUMENT PREPARED BY:  
Kimberly Medeiros PTX 137  
6400 Legacy Drive, Plano, TX 75024

RECORDED AT THE REQUEST OF  
~~AND WHEN RECORDED MAIL TO~~

COUNTRYWIDE HOME LOANS, INC.  
1800 Tapo Canyon Rd., Mail Stop: SV 79  
Simi Valley, CA 93063

LOAN NUMBER: 37555348

ASSESSOR PARCEL NUMBER: P113035

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

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

This Modification Agreement (the "Agreement") is made as of August 23, 2004, between LES A BROWN (the "Borrower") and Countrywide Home Loans, Inc. ("Countrywide"), and amends and supplements that certain Note and that certain Deed of Trust dated January 20, 2004 and recorded January 22, 2004 instrument No. 200401220098, Official Records of Skagit County, State of Washington (the "Security Instrument"), and covering the real property with a common street address of: 5110 PARK RIDGE PLACE, SEDRO WOLLEY, WASHINGTON 98284, but more specifically described as follows:

Lot 2, Skagit County Short Plat No. 97 - 0046, approved April 17, 1998 and recorded April 30, 1998, under Auditor's File No. 9804300072, being a portion of the west 1/2 of the northwest 1/4 of the northeast 1/4 of Section 32, Township 36 North, Range 4 East, W.M. together with a 20 foot access and utilities easement over, under and across the south portion of Lot 1 of said short plat No. 97-0046 and delineated thereon.

Situate in the County of Skagit, State of 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 September 1, 2004, the interest on my Note shall be 4.875 percent per annum.
- ☒ c. commencing on October 1, 2004, my regular monthly principal and interest payment under the Note shall be \$1,483.11.
- ☐ d. the new Construction Completion Date is: October 20, 2004.
- ☒ e. the new Promissory Note Maturity Date is: September 1, 2034.
- ☒ f. the new first Interest Rate Change Date on the adjustable loan is: September 1, 2007
- ☒ g. the interest rate I am required to pay at the first Change Date will not be greater than 6.875% or less than 2.250%. My interest rate will never be greater than 10.875%

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.

BORROWER:

LES A BROWN

Notary Acknowledgement for Borrower

State of Washington

County of Skagit

On August 25<sup>th</sup>, 2004, before me, the undersigned Notary Public, personally appeared LES A BROWN, personally known to me or proved to me on the basis of satisfactory evidence to be the individual 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 individual, or the entity upon behalf of which the individual acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

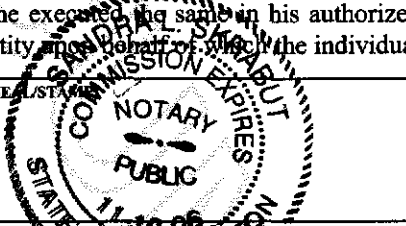
Notary Signature

Sandra L. Skrabut

My Commission Expires

11-10-06

(NOTARY SEAL)



**LENDER**

Lender Notary Acknowledgement

State of Texas

County of Collin

BY

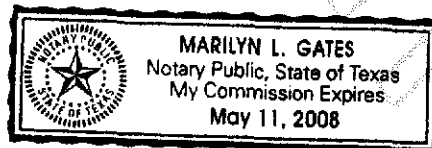
Lawrence M. Brown, Vice President,  
Countrywide Home Loans, Inc.

On August 27, 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

Marilyn L. Gates, Notary Public

Marilyn L. Gates



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Skagit County Auditor