

Filed at the request of and return to:
1st Security Bank of Washington
Attn: Mortgage Department
PO Box 97000
Lynnwood, WA 98046-9700



200409270153
Skagit County Auditor

9/27/2004 Page 1 of 1 11:42AM

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

CHICAGO TITLE CO.

1032618 ✓
pkw
This Modification Agreement is entered into this 22nd day of September, 2004 between James H. Wallace and Shirley L. Wallace, husband and wife hereafter called Borrower(s) (Grantor), and 1st Security Bank of Washington (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 200104270088 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 3rd Street, Lyman, WA 98263, the real property described set forth as follows:

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.

SITUATE in the County of Skagit, State of 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.

pkw
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 22nd day of September, 2004, and adjust the maximum principal amount (credit limit) at one time is \$73,000.00.

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.

pkw
1st Security Bank of Washington executed this instrument, this 22nd day of September, 2004.

[Signature]

Signature for 1st Security Bank of Washington

pkw
Borrower(s) executed this 22nd day of September, 2004.

[Signature]

Signature

[Signature]

Signature

STATE OF WASHINGTON
COUNTY OF Snohomish, ss

On this 22 day of Sept, 2004, personally appeared James + Shirley Wallace

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.

[Signature]

Notary Signature

My Commission Expires: 11-9-06

Residing In: Snohomish County

