



200410220112
Skagit County Auditor

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Recording Requested by &
When Recorded Return To:
US Recordings Inc.
2925 Country Drive Suite 201
St.Paul, MN 55117

MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

GRANTORS: DAVID E KREISEL & KATHLEEN L KREISEL Husband And Wife	21560553
GRANTEE: U.S. Bank National Association ND TRUSTEE: u.s. Bank Trust Company, National Association	
REFERENCE NUMBER(S) OF DOCUMENT(S) BEING MODIFIED: Recorded on: 01/14/02 Recording Info: 200201140021	
PARCEL IDENTIFICATION #: 4169-001-014-0019	
ABBREVIATED LEGAL DESCRIPTION (lot,block,plat or section,township,range): LOT 1 SP NO SW-1-88 VOL. 8 PG A/S NO 8803010041 See Exhibit A for the full legal description which is on page # 4	
USR 21550553 WA	

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St. Paul, MN 55117

MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

This Modification modifies a Home Equity Line Agreement and a Deed of Trust. Terms used in this Modification:

Home Equity Line Agreement	Bank: U.S. Bank National Association ND
Modification Date: 9/30/2004	4325 17th Ave SW
Note Date: 11/24/2001	Fargo, ND 58103
Maturity Date: 12/15/2021	
Account Number: 0003000016841	
Original Credit Limit: \$28,500.00	
New Credit Limit: \$38,500.00	
Borrowers: David E. Kreisel and Kathleen L. Kreisel	

The Deed of Trust is described on Exhibit A to this Modification. The Grantors are also listed on Exhibit A. 21SS053

The Borrowers and the Bank entered into the Home Equity Line Agreement. The Grantors have signed the Deed of Trust securing the Home Equity Line Agreement. The Deed of Trust Property and other information about the Deed of Trust are described on Exhibit A.

The Borrowers and the Bank agree that the Home Equity Line Agreement is modified to increase the Credit Limit as shown above. The Grantors and the Bank agree that the Deed of Trust is modified to secure the entire Credit Limit on the Home Equity Line Agreement as modified. The maximum principal indebtedness secured by the Deed of Trust as modified by this Modification is the New Credit Limit shown above. The New Credit Limit represents \$28,500.00 of indebtedness originally secured by the Deed of Trust, plus \$10,000.00 in additional indebtedness secured by this Modification.

Borrowers and Grantors:

X David E. Kreisel 10/4/04
David E. Kreisel Date
X Kathleen L. Kreisel 10/4/04
Kathleen L. Kreisel Date

Date

Date

Note: Only those persons named as Grantors in Exhibit A have an interest in the Deed of Trust Property and are signing to modify the Deed of Trust. All other signers are signing merely to modify the Home Equity Line Agreement.

5771030-0013480-WA-0056681

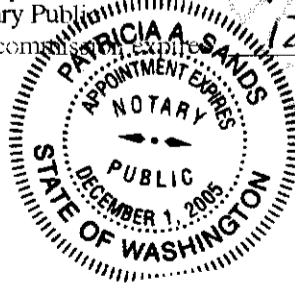
State of Washington)
County of Skagit) ss.

On this 4th day of October, 2004
before me, a notary public, personally appeared

David & Kathleen
Kreisel

known or identified to me to be the person(s) whose name(s) is(are) subscribed to the within instrument, and acknowledged to me that he/she/they executed the same.

Patricia A. Sands
Notary Public
My commission expires 12/1/2005



Skagit County Auditor

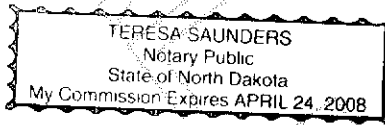
U.S. Bank National Association ND

Signature: Sherri J. Bernard
Sherri J. Bernard, Operations Officer

State of North Dakota)
County of Cass)ss

This instrument was acknowledged before me on 15th day of October 2004
by Sherri J. Bernard the Operations Officer of U.S. Bank National Association ND, a
national banking association, on behalf of the association.

Notary Public, Teresa Saunders
My commission expires 4-24-2008



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MODIFICATION TO DEED OF TRUST (LINE AGREEMENT) - EXHIBIT A

Deed of Trust - a deed of trust signed, dated and recorded as shown.

Grantors: DAVID E KREISEL & KATHLEEN L KREISEL
Husband And Wife

Trustee: U.S. Bank Trust Company, National Association

Beneficiary: U.S. Bank National Association ND

Deed of Trust Date: 11/24/01 **Deed of Trust Recording Date:** 01/14/02

Recording Office: Skagit County Recorder

Deed of Trust Recording Information: 200201140021

Legal Description of Property:

LOT 1 OF SHORT PLAT NO. SW-1-88, APPROVED FEBRUARY 23, 1988, RECORDED MARCH 1, 1988 IN VOLUME 8 OF SHORT PLATS, PAGE 25, UNDER AUDITOR'S FILE NO. 8803010041, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF LOTS 13 AND 14, BLOCK 1, "ROSEDALE GARDEN TRACTS OF SEDRO-WOOLEY" AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 52, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF SEDRO WOOLLEY, COUNTY OF SKAGIT, STATE OF WASHINGTON.

Parcel ID: 4169-001-014-0019

Property Address: 228 Reed St N
Sedro Woolley, WA 98284

This instrument drafted by:
U.S. Bank National Association ND
Attn: Amy Kotula 701-461-3525
P.O. Box 2687
Fargo, ND 58108-2687

Certificate No.(Torrens Only):



U21550553-01FB04

DOT MODIFICATION
LOAN# 3000016841
US Recordings

Mail Tax Statements to:
David E Kreisel & Kathleen L Kreisel
228 Reed St N
Sedro Woolley, WA 98284



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