



200411290194

Skagit County Auditor

11/29/2004 Page 1 of 4 3:26PM

Please Return To:
InterFirst Wholesale Mortgage Lending
Construction Lending Center
81 West Main Street, 8th Floor
Waterbury, CT 06702

Tax # P108678

LAND TITLE OF SKAGIT COUNTY

(Space Above this Line for Recording Data)

M-14893

LOAN MODIFICATION AGREEMENT

(To Extend the Time for the Completion of Construction)

This Loan Modification Agreement is made effective as of **October 31, 2004** by the undersigned

ROBERT SANTIAGO

and

CARMEN E SANTIAGO

("Borrower"), in regard to that certain Mortgage Deed, Deed of Trust or Security Instrument (hereinafter "Security Instrument") made by the Borrower in favor of **ABN AMRO MORTGAGE GROUP, INC.** 2600 W. Big Beaver Road, Troy, MI 48084 ("Lender"), in which the Trustee is **STEWART TITLE GUARANTY COMPANY**, and which is dated **May 4, 2004** and which secures the debt of the Borrower, as set forth in a Fixed Rate Promissory Note of even date therewith (hereinafter "Note") in the original principal amount of \$ **168,750.00** against the property of the Borrower located at

3002 MERIDIAN COURT, ANACORTES, WA 98221

as more fully described in said Security Instrument, and which Security Instrument is recorded at

AUDITORS #

~~Book or Liber/~~ 200405070018, at Page(s)

of the

(Name of Records)

Records of

SKAGIT COUNTY

(County and State, or other Jurisdiction)

WHEREAS, the Borrower wishes to extend the time for the Borrower to complete the construction of the buildings or improvements that is set forth in the loan documents, including particularly the Construction Rider To Promissory Note and Security Instrument, that was originally executed by the Borrower and attached as a Rider to the Note, and that was recorded with such Security Instrument (both copies of which are hereinafter referred to as "Construction Rider" and the Construction Loan Agreement; and

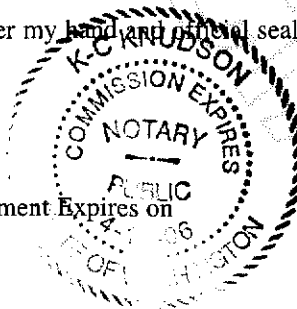
STATE OF WASHINGTON)
COUNTY OF Skagit) ss:

On this day personally appeared before me

ROBERT SANTIAGO and CARMEN E SANTIAGO

to me known to be the individual(s) described in and who executed the within and foregoing instrument and
acknowledged that they signed the same as they
free and voluntary act and deed, for the uses and purposes therein mentioned

GIVEN under my hand and official seal this 20th day of November, 200



Ke Knudson
Notary Public in and for the State of Washington, residing at

My Appointment Expires on

LOAN MODIFICATION AGREEMENT To Extend Construction Period
WASHINGTON



200411290194
Skagit County Auditor

IN WITNESS WHEREOF, this Agreement has been duly executed by:

ABN AMRO MORTGAGE GROUP, INC.

BY: *Lawrence P. Bailey, Sr.*
LAWRENCE P. BAILEY, SR.
Its Duly Authorized Vice President

(SEAL)

WITNESSES

Janet Quilley
Name:

Diana Hook
Name:

STATE OF CONNECTICUT
COUNTY OF NEW HAVEN

)
) ss. Waterbury

On the 17th day of November, 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared

LAWRENCE P. BAILEY, SR.

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 capacity, and that by his signature on the instrument, he acted on behalf of the Corporation and executed the instrument as its duly authorized Vice President.

IN WITNESS WHEREOF, I hereunto set my hand.

(This area for Official Notarial Seal)

Marilyn Belletti
Notary Public
My Commission Expires 11-30-2008

Marilyn Belletti
NOTARY PUBLIC
State of Connecticut
My Commission Expires 11/30/08

