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200412200159
Skagit County Auditor

12/20/2004 Page 1 of 4 2:43PM

MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

| |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| GRANTORS: KIM L SCHULTZ Single |
| 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: 03/01/02 Recording Info: FILE # 200203010081 |
| PARCEL IDENTIFICATION #: 340429-3-001-0204 |
| ABBREVIATED LEGAL DESCRIPTION (lot,block,plat or section,township,range): SEC 25 TWP 35 N RANGE 1 E SW QTR SE QTR See Exhibit A for the full legal description which is on page # 4 |

USR22826794 WA

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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 Modification Date: 11/24/2004 Note Date: 1/23/2002 Maturity Date: 2/25/2022 Account Number: 0003000027971 Original Credit Limit: \$99,000.00 New Credit Limit: \$112,500.00 Borrowers: Kim L. Schultz | Bank: U.S. Bank National Association ND 4325 17th Ave SW Fargo, ND 58103 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|

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

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 ~~\$99,000.00~~ of indebtedness originally secured by the Deed of Trust, plus \$13,500.00 in additional indebtedness secured by this Modification.

Borrowers and Grantors:

X Kim L. Schultz 11/30/04 State of Washington)
Kim L. Schultz Date) ss.
County of Skagit)
X _____ Date
_____ Date
_____ Date

On this 30th day of November, 2004
before me, a notary public, personally appeared

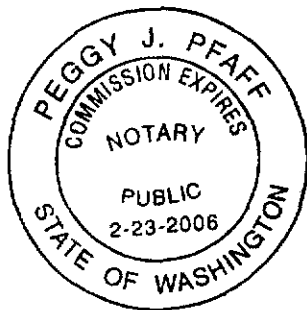
Kim L. Schultz

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.

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.

Peggy J. Pfaff
Notary Public
My commission expires 02-23-2006

5771030-0013479-WA-0029130



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Skagit County Auditor

U.S. Bank National Association, ND

Signature: _____

Desiree Lyons, Assistant Vice President

State of Wisconsin)

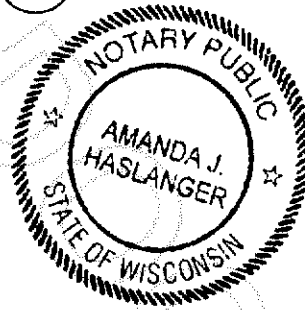
County of Winnebago) ss

This instrument was acknowledged before me on the 8th day of December 2004
by Desiree Lyons, an Assistant Vice President of U.S. Bank National Association, ND, a
national banking association, on behalf of the association.

Notary Public _____

Amanda J Haslanger

My commission expires: 05-21-06



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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: KIM L SCHULTZ

Single

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

Beneficiary: U.S. Bank National Association ND

Deed of Trust Date: 01/23/02

Deed of Trust Recording Date: 03/01/02

Recording Office: Skagit County Recorder

Deed of Trust Recording Information: FILE # 200203010081

Legal Description of Property:

THE NORTH 115 FEET OF THE SOUTH 135 FEET OF THE NORTH HALF OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUATER OF THE SOUTHEAST QUARTER OF SECTION 25, TOWNSHIP 35 NORTH, RANGE 1 EAST OF THE WILLIAMETTE MERIDIAN; EXCEPT THE WEST 365 FEET THEREOF, ALL SITUATED IN SKAGIT COUNTY, WASHINGTON. THIS PROPERTY LIES IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

Parcel ID: 340429-3-001-0204

Property Address: 2308 Cedardale Rd
Mount Vernon, WA 98273

This instrument drafted by:
U.S. Bank National Association ND
Attn: Joe Berenz 920-426-7937
1850 Osborne Ave
Oshkosh, WI 54902

Certificate No.(Torrens Only):



U22826794-01FB04

DOT MODIFICATION
LOAN# 3000027971
US Recordings

Mail Tax Statements to:
Kim L Schultz
2308 Cedardale Rd
Mount Vernon, WA 98273



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