



200501240095

Skagit County Auditor

1/24/2005 Page 1 of 5 9:41AM

Return Address

COUNTRYWIDE HOME LOANS, INC.
SV2-116
1800 TAPO CANYON ROAD
SIMI VALLEY, CA 93063
Attn. BRYAN KOOBIE

Please print or type information

Document Title (s) (or transaction contained therein):

1. Loan Modification Agreement

Reference Number (s) of Documents assigned or released:

(On page __ of document (s) # 200408190118

Grantor (s) (Last name first, then first name and initials)

1. MICHAEL M HUTCHINS & ROSEMARIE A HUTCHINS

Additional name on page __ of document.

Grantee (s) (Last name first, then first name and initials)

1. COUNTRYWIDE HOME LOANS, INC.

Additional name of page __ of document

Legal description (abbreviated: i.e. lot, block, plat or section, township, range)

LOT 4, PLAT OF SUBRISE ESTATES DIVISION II, AS PER PLAT RECORDEED IN

Additional legal is on page __ of document.

Assessor's Property Tax Parcel/ Account Number

4669 - 000 - 0040000

Additional legal is on page __ of document.

The auditor/recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy of completeness of the indexing information provided herein.

Recording Requested by
Countrywide Home Loans, Inc.

AND WHEN RECORDED MAIL TO:

Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **ALICIA M BRYANT**
CLD Deficiency Department
DOC. ID#: **000656699812005N**

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT TO THE
DEED OF TRUST LINE OF CREDIT**

MIN#: 100133700001847816

This Loan Modification Agreement (the "Agreement"), made this **15th** day of **December**, **2004** between **MICHAEL M HUTCHINS & ROSEMARIE A HUTCHINS**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **DEED OF TRUST LINE OF CREDIT** dated **August 03, 2004** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on **August 19, 2004** as Instrument Number **200408190118** in the Official Records of the **SKAGIT** County, State of **WASHINGTON** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

**14457 ASHLEY PLACE
ANACORTES, WA 98221**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

• **TO COMPLETE NOTARY SECTION OF THE DEED ON PAGE 5 OF 5**

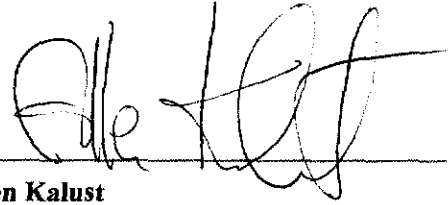
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a second lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.



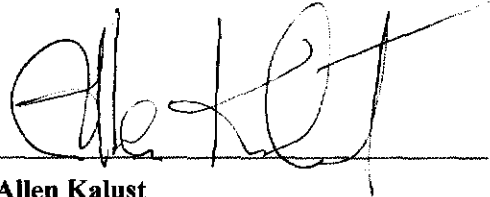
200501240095
Skagit County Auditor

Countrywide Home Loans, Inc.

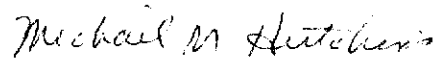


By: Allen Kalust
Its: Assistant Vice President

Mortgage Electronic Registration



By: Allen Kalust
Its: Assistant Vice President



MICHAEL M HUTCHINS



ROSEMARIE A HUTCHINS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



200501240095

Skagit County Auditor

1/24/2005 Page

3 of

5 9:41AM

STATE OF Washington

COUNTY OF Skagit

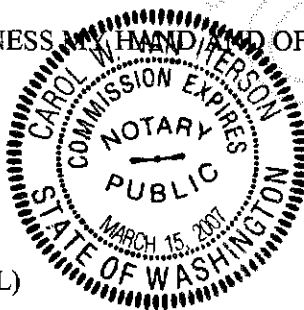
On this 4th Day of January ^{2005 (A)} ~~2004~~, BEFORE ME,

Carol W Van Iterson

(Notary Public)

personally appeared, **MICHAEL M HUTCHINS & ROSEMARIE A HUTCHINS**, personally known to me OR proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL



(SEAL)

Carol W. Van Iterson
Notary Public

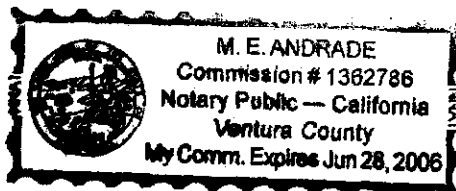
Commission Expires: 3-15-07

STATE OF CALIFORNIA

COUNTY OF VENTURA

On this 19th day of January ^{2005 (A)} ~~2004~~, before me, **M.E. Andrade**, Notary Public, personally appeared **Allen Kalust**, Assistant Vice President for Countrywide Home Loans, Inc., personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.



(SEAL)

M. E. Andrade
Notary Public

Commission Expires: 6-28-06

June 28, 2006



200501240095
Skagit County Auditor

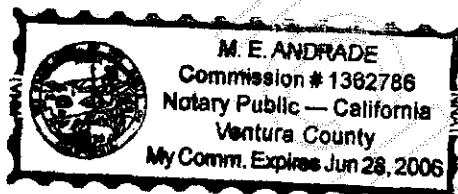
STATE OF CALIFORNIA

COUNTY OF VENTURA

)
) SS.
)

On this 19th day of January ^{2005 M.E.A.} ~~2004~~, before me, **M.E. Andrade**, Notary Public, personally appeared **Allen Kalust**, Assistant Vice President for Mortgage Electronic Registration, personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/~~she~~ executed the same in his/~~her~~ authorized capacity, and that by his/~~her~~ signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.



M. E. Andrade
Notary Public

Commission Expires: 6-28-06

(SEAL)

June 28, 2006



Skagit County Auditor

1/24/2005 Page

5 of

5 9:41AM