



200502220150
Skagit County Auditor

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When recorded mail to:

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McClellan, CA 95652
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1146082

APN: P68336 and
P102336

MODIFICATION AGREEMENT

Document No. 2004 0329 0204

Grantor/Borrower(s) (Last Name, First Name and Initials):

1. Norris, Thomas E.
2. Norris, Sandra B
- 3.

Grantee(s)/Assignee/Beneficiary:

1. MERS
2. Countrywide Home Loans

Additional Name(s) on page of document.

Legal Description (Abbreviated: i.e., Lot, Block, Plat or Section, Township, Range):

Lot 56, Subdivision No. 4, Plat 3, Township 34 North, Range 1 East

Assessor's Property Tax Parcel Account Number(s): P68336 & P102336

Prepared By: Kimberly Meideiros
6400 Legacy Drive
Plano, TX 75024

F When recorded mail to:
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McClellan, CA 95652
(800) 964-3524

1146082

LOAN NUMBER: 39933186
MIN: 1000157-0003332446-4

ASSESSOR PARCEL NUMBER: P68336 & P102336
MERS Phone: 1-888-679-6377

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

MODIFICATION AGREEMENT TO NOTE AND DEED OF TRUST

This Modification Agreement (the "Agreement") is made as of **January 4, 2005**, between **THOMAS E NORRIS and SANDRA B NORRIS, husband and wife** (the "Borrowers") and Countrywide Home Loans, Inc., ("Lender"), Mortgage Electronic Registration Systems, Inc., ("Mortgagee"), and amends and supplements that certain Note and that certain **Deed of Trust dated March 25, 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 filed for record **March 29, 2004**, Instrument No. **200403290204**, Official Records of Skagit County, State of Washington (the "Security Instrument"), and covering the real property with a common street address of: **13280 BURROWS VIEW LANE, ANACORTES, WASHINGTON 98221**, but more specifically described as follows:

SEE ATTACHED "EXHIBIT A" ATTACHED HERETO AND INCORPORATED HEREIN.

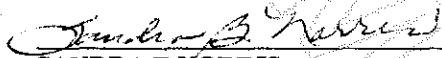
1. The terms of the Note and Security Instrument are hereby amended and modified as follows:
 - ☐ a. the principal amount that Borrower promises to repay under the terms of the Note and that is secured by the Security Instrument is hereby changed to:
 - ☒ b. commencing on **February 1, 2005**, the interest on my Note shall be **5.875** percent per annum.
 - ☒ c. commencing on **March 1, 2005**, my regular monthly principal and interest payment under the Note shall be **\$2,768.40**.
 - ☒ d. the new Construction Completion Date is: **January 29, 2005**.
 - ☒ e. the new Promissory Note Maturity Date is: **February 1, 2035**.
 - ☒ f. section 4 of the Note and Adjustable Rate Rider to the Deed of Trust is: **No Longer Applicable**.
2. Borrower consents to Lender attaching this Agreement to the Note itself.
3. All other terms and conditions of the Loan Documents shall remain unchanged and in full force and effect. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

IN WITNESS WHEREOF, this Agreement has been duly executed by the parties hereto the day and year first above written.

BORROWERS:



THOMAS E NORRIS



SANDRA B NORRIS

Please see Page 2 for Notary Acknowledgement for Borrowers



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MERS Phone: 1-888-679-6377

(Continued)

MODIFICATION AGREEMENT TO NOTE AND DEED OF TRUST

Notary Acknowledgement for Borrowers

State of Washington
County of King

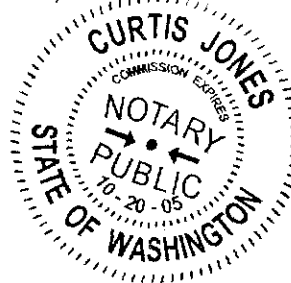
On January 7, 2005, before me, the undersigned Notary Public, personally appeared THOMAS E NORRIS and SANDRA B NORRIS, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals whose name are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signatures on the instrument, the individuals, or the entity upon behalf of which the individuals acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Notary Signature Curtis Jones
Curtis Jones

My Commission Expires 10-20-05

(NOTARY SEAL / STAMP)



PLEASE DO NOT WRITE BELOW - COUNTRYWIDE ONLY

Notary Acknowledgement for Lender and Mortgagee

State of Texas
County of Collin

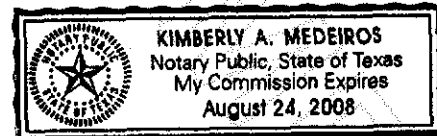
Countrywide Home Loans, Inc., and
Mortgage Electronic Registration Systems, Inc.

Stephen M Heintz
Stephen M Heintz, Vice President

On January 12, 2005, before me, the undersigned Notary Public, personally appeared Stephen M Heintz, Vice President, Countrywide Home Loans, Inc., personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Notary Public Kimberly A Medeiros
Kimberly A. Medeiros



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Prepared by: JUNE R. WINKLER

COUNTRYWIDE HOME LOANS, INC.

Branch #: 0000484
6400 LEGACY DRIVE PTX-137
PLANO, TX 75024
Phone: (866) 551-3179
Br Fax No.: (866) 551-3175

DATE: 03/25/2004
CASE #:
DOC ID #: 0003993318603004
BORROWER: THOMAS E. NORRIS
PROPERTY ADDRESS: 4105 EDITH POINT ROAD
ANACORTES, WA 98221

LEGAL DESCRIPTION EXHIBIT A

The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

PARCEL "A":

Lot 56, Subdivision No. 4, Plate 3, "RANCHO SAN JUAN DEL MAR, SUBDIVISION NO. 4", according to the plat thereof recorded in Volume 6 of Plats, Pages 19 through 22, records of Skagit County, Washington.

PARCEL "B":

That portion of Government Lot 3 and the Southwest 1/4 of the Northwest 1/4 of Section 11, Township 34 North, Range 1 East, W.M., described as follows:

Beginning at the Southwest corner of Lot 56 of the Plat of Rancho San Juan Del Mar Subdivision No. 4, as recorded in Volume 6 of Plats, at Pages 18, 19, 20, 21 and 22, records of Skagit County, Washington; thence North 23 degrees 43' 40" West along the Westerly line of said Lot 56, a distance of 169.80 feet to the Northwest corner of said Lot 56 and the TRUE POINT OF BEGINNING; thence North 36 degrees 33' 00" West to the line of ordinary high tide; thence Northerly along the line of ordinary high tide to a point which lies North 36 degrees 33' 00" West from the most Northerly corner of said Lot 56; thence South 36 degrees 33' 00" East to the most Northerly corner of said Lot 56; thence South 67 degrees 22' 30" West a distance of 75.00 feet to the TRUE POINT OF BEGINNING.

TOGETHER WITH that portion of vacated Rosario Road which has reverted to said premises by operation of law.

THIS DOCUMENT IS FILED FOR
RECORD BY FIDELITY NATIONAL
TITLE INS. CO. AS AN ACCOMODATION
ONLY. IT HAS NOT BEEN EXAMINED
AS TO ITS EXECUTION OR AS TO ITS
EFFECT UPON THE TITLE.

FHANA/CONV
Legal Description Exhibit A
2C404-XX (04/03)(d)



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