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Skagit County Auditor

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FIRST AMERICAN TITLE CO.

B84261-3

**Modification of Home Equity Agreement and Mortgage/Deed
of Trust Modification Agreement**

Account No. 96473101692919

This Modification of Home Equity Agreement and Mortgage/Deed of Trust is executed and delivered by the customer(s) signing below ("you") to KeyBank National Association ("Bank").

This Modification is to the Home Equity Agreement ("Agreement") you gave Bank dated May 22, 2002, in the principal amount of \$105,000.00 ("Original Credit Line"). The Agreement is secured by a Mortgage/Deed of Trust dated May 22, 2002, recorded in Book/Liber 200206030022, Page N/A in the records of the Recorder of Skagit County, Washington ("Security Instrument"), which Security Instrument was originally given as security for the Original Credit Line.

The Agreement is modified to decrease the Original Credit Line to a principal line amount of \$20,500.00. The parties agree that the decrease is to both (i) the principal sum of the indebtedness secured by the Security Instrument and (ii) the maximum amount of obligatory loan advances provided for in the Agreement. All other terms and conditions of the Agreement will remain in full force and effect and shall apply to the additional principal amount, if applicable.

This Modification does not constitute a waiver or novation of the Agreement, Security Instrument or their terms and shall not adversely affect the validity or lien priority of the Mortgage/Deed of Trust or any other mortgage or other instrument executed and delivered as security for the indebtedness now evidenced by this Modification, which mortgage liens and/or security interests are hereby agreed to be continued in full force and effect.

Signed and acknowledged in the presence of: Sandra D Olson

X James F. Ogara
James F. Ogara

X Sandra K. Ogara
Sandra K. Ogara

(Witness Signature)

(Witness Signature)

STATE OF Washington
COUNTY OF Skagit SS:

Before me, A Notary Public in and from said County and State, personally appeared the above named James F. Ogara Sandra D Olson who acknowledged that they/he/she did sign the foregoing instrument, and that the same is their/his/her free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal, this 8th day of April, 2005. Sandra D Olson

This instrument was prepared by: KeyBank National Association

