

WHEN RECORDED RETURN TO:

PHH Mortgage Services Corporation
4802 Deerlake Drive East
Jacksonville, FL 32246



200506150018

Skagit County Auditor

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4 11:21AM

Chicago Title Insurance Company

425 Commercial Street – Mount Vernon, Washington 98273

IC33546/IMV1074

DOCUMENT TITLE(s):

1. **AMENDMENT TO NOTE AND DEED OF TRUST**

REFERENCE NUMBER(s) OF DOCUMENTS AMENDED, ASSIGNED OR RELEASED:

200502030103

☐ Additional numbers on page _____ of the document

GRANTOR(s):

1. **Kirby R. Bertholf**
2. **Shirley A. Bertholf**

☐ Additional names on page _____ of the document

GRANTEE(s):

1. **PHH Mortgage Services, a New Jersey corporation**

☐ Additional names on page _____ of the document

LEGAL DESCRIPTION:

Lot 3 of SKAGIT COUNTY SHORT PLAT NO. PL04-0308, as approved December 3, 2004, and recorded December 3, 2004 under Auditor's File No. 200412030118, records of Skagit County, Washington; being a portion of the Southeast Quarter of the Southwest Quarter of Section 6, Township 35 North, Range 5 East of the Willamette Meridian.

Situated in Skagit County, Washington.

ASSESSOR'S PROPERTY TAX PARCEL ACCOUNT NUMBER(s):

350506-0-021-0400 (R122354)

This cover sheet is for the County Recorder's indexing purposes only.
The Recorder will rely on the information provided on the form and will not read the document to verify the accuracy or completeness of the indexing information provided herein.

AMENDMENT TO NOTE AND DEED OF TRUST

This Amendment to Note and Deed of Trust (the "Amendment") is made this 13th day of June 2005, between Kirby R. Bertholf and Shirley A. Bertholf, husband and wife (the "Borrower"), and PHH Mortgage Services, a New Jersey corporation (herein referred to as "Lender").

RECITALS

1. Borrower has executed and delivered to Lender that certain Note dated January 31, 2005, in the original amount of \$256,215.00 (the "Note").
2. The Note is secured by that certain Deed of Trust and applicable riders dated January 31, 2005, executed by the Borrower for the benefit of Lender, which Deed of Trust was recorded on 2/3/05, in Book N/A, page N/A, under Auditor's Number 200502030103, in the Public Records of Skagit County, State of Washington (the "Deed of Trust"), and encumbers the property described therein.
3. Borrower has executed and delivered to Lender that certain Construction Loan Agreement dated January 31, 2005 (the "Construction Loan Agreement").
4. The Borrower had requested and Lender has agreed to modify the Note and Deed of Trust to allow for additional advances.

NOW THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Borrower and Lender hereby agree as follows:

1. The first sentence of section 1 titled "**BORROWER'S PROMISE TO PAY**" of the **NOTE** is hereby amended in its entirety as follows:

In return for a loan that I have received, I promise to pay U.S. \$276,450.00 (this amount is called "principal"), plus interest, to the order of the Lender.

2. The second sentence of paragraph F of the **DEED OF TRUST** is hereby amended in its entirety as follows:

The Note states that the Borrower owes Lender the principal sum of Two Hundred Seventy Six Thousand Four Hundred Fifty and 00/100----- Dollars (U.S. \$276,450.00), plus interest.



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Except as specifically modified herein, the Note and Deed of Trust remain unchanged and all the terms, covenants, conditions, agreements and stipulations therein shall remain in full force and effect.

This Amendment shall be binding upon and shall inure to the benefit of the personal representatives, successors and assigns of the parties hereto.


By signing below, Borrower and Lender accept and agree to the terms and provisions contained in this Amendment.

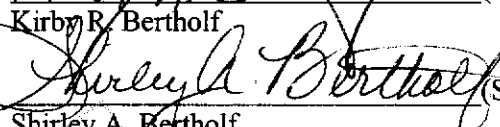
Executed and sealed on the date first above written.

PHH MORTGAGE SERVICES CORPORATION

By:

Anthony Hall, Assistant Vice President

 (Seal)
Kirby R. Bertholf

 (Seal)
Shirley A. Bertholf



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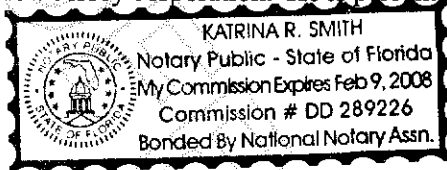
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STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 7th day of June 2005, by Anthony Hall, Assistant Vice President of PHH Mortgage Services, a New Jersey corporation. He is personally known to me.



Katrina R. Smith
Name:

Notary Public, State of Florida

Commission no.:

My commission expires:

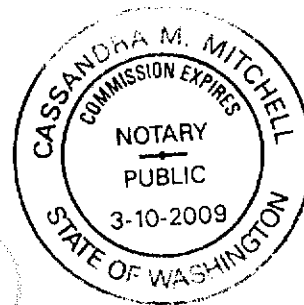
STATE OF WASHINGTON)
COUNTY OF Skagit) SS

I certify that I know or have satisfactory evidence that Kirby R. Bertholf is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 6-14-05

Cassandra M. Mitchell
Signature

(Seal or stamp)
Title



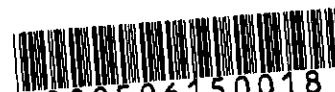
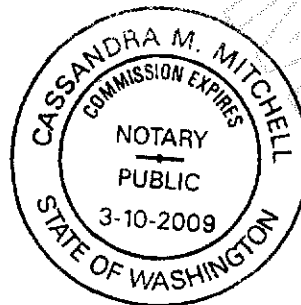
STATE OF WASHINGTON)
COUNTY OF Skagit) SS

I certify that I know or have satisfactory evidence that Shirley A. Bertholf is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 6-14-05

Cassandra M. Mitchell
Signature

(Seal or stamp)
Title



Skagit County Auditor