



200509010046
Skagit County Auditor

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) # 200411050109

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

1. GARY L PIERSON, AND PATTI J PIERSON

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 5, BLOCK 2, "COUNTRY CLUB ADD. NO. 6" AS PER PLAT RECORDED IN VOLUME

Additional legal is on page __ of document.

Assessor's Property Tax Parcel/ Account Number

4339 - 002 - 005 - 0005

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 Bank, a Division of Treasury Bank, N.A.

AND WHEN RECORDED MAIL TO:

Countrywide Bank, a Division of Treasury Bank, N.A.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **JAMES ROBILLOS**
CLD Deficiency Department
DOC. ID#: **000844243372005N**

Space Above for Recorder's Use

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

MIN#: 100133700003283382

This Loan Modification Agreement (the "Agreement"), made this **22th** day of **July**, **2005** between **GARY L PIERSON, AND PATTI J PIERSON**, (the "Borrowers") and **Countrywide Bank, a Division of Treasury Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **DEED OF TRUST (LINE OF CREDIT TRUST DEED)** dated **October 18, 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 **November 05, 2004** as Instrument Number **200411050109** 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:

**12852 EAGLE DRIVE
BURLINGTON, WA 98233**

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

• **TO COMPLETE THE NOTARY SECTION OF THE DEED ON PAGE 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 Bank, a Division of Treasury Bank, N.A. 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.



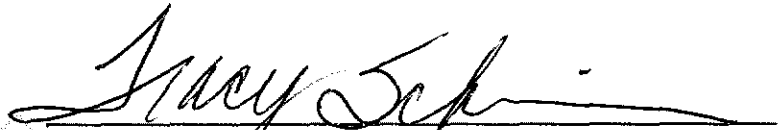
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Countrywide Bank, a Division of Treasury Bank, N.A.

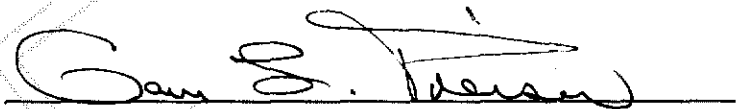


By: Tracy Schreiner
Its: Assistant Vice President

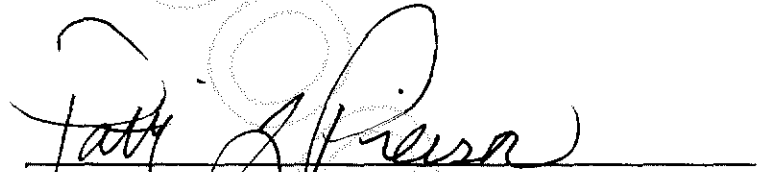
Mortgage Electronic Registration Systems, Inc.



By: Tracy Schreiner
Its: Assistant Vice President



GARY L PIERSON



PATTI J PIERSON

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



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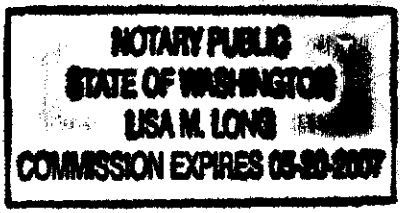
STATE OF Washington)
COUNTY OF Skagit) SS.
)

On this 5th Day of August 2005, BEFORE ME,

Lisa M. Long
(Notary Public)

personally appeared, **GARY L PIERSON, AND PATTI J PIERSON**, 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)

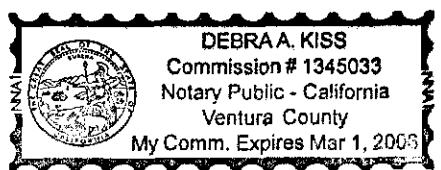
Lisa M. Long
Notary Public

Commission Expires: 5/20/07

STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.
)

On this 14th day of August 2005, before me, **Debra A. Kiss**, Notary Public, personally appeared **Tracy Schreiner**, Assistant Vice President for Countrywide Bank, a Division of Treasury Bank, N.A., 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)

Debra A. Kiss
Notary Public

Commission Expires: _____
March 01, 2006



200509010046
Skagit County Auditor

STATE OF CALIFORNIA

)
) SS.
)

COUNTY OF VENTURA

On this 14th day of August 2005, before me, **Debra A. Kiss**, Notary Public, personally appeared **Tracy Schreiner**, 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.



Debra A. Kiss

Notary Public

Commission Expires: _____

(SEAL)

March 01, 2006



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Skagit County Auditor