



200509140121
Skagit County Auditor

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THIS INSTRUMENT PREPARED BY:

Kellye Mitchell

When Recorded Return To:

First American Title Company

P.O. Box 27670
Santa Ana, CA 92799

Attn: CARRIE COOKE

REASURY BANK, N.A.

LOAN NUMBER: 77925195

ASSESSOR PARCEL NUMBER:

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

**MODIFICATION AGREEMENT TO HOME EQUITY LINE OF CREDIT AGREEMENT AND
DISCLOSURE STATEMENT**

This Modification Agreement (the "Modification") is made as of 7/14/2005, between Darrel G Whitcomb and Renate A Whitcomb (the "Borrower(s)") and Countrywide Bank, a Division of Treasury Bank, N.A. ("Countrywide Bank, a Division of Treasury Bank, N.A."), and amends and supplements that certain Home Equity Line of Credit Agreement and Disclosure Statement, and that certain Deed Of Trust which states the property is vested in Darrel G Whitcomb and Renate A Whitcomb, dated 10/8/2004 and recorded 10/12/2004, in Book Number -----, at Page Number -----, as Document No. 200410120213, in the Official Records of the County of Skagit, State of Washington (the "Security Instrument"), and covering the real property with a commonly known address of: 2407 S 15TH ST MOUNT VERNON, WA 98274 (the "Property"), and more specifically described as follows:

SEE "EXHIBIT A" ATTACHED HERETO AND INCORPORATED HEREIN.

In consideration of the mutual promises and agreements of the parties hereto, together with other good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

- 1. Amendment to Credit Limit:** My credit limit under the Home Equity Line of Credit Agreement and Disclosure Statement is modified to \$51,887.00.
- 2. Amendment to Margin:** The "Margin" used to determine the ANNUAL PERCENTAGE RATE is modified to 2.500 percentage points.

Initials

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3. Representation of Borrower(s): Borrower(s) represent(s) to Countrywide Bank, a Division of Treasury Bank, N.A. that:

- a) Except for the Security Instrument and any prior liens identified in the Security Instrument, there are no other liens, encumbrances or claims against the Property other than (i) real property taxes that are paid current and not due or owing, (ii) easements, (iii) homeowners association covenants, conditions and restrictions, and (iv) local government or municipal assessments and development bonds;
- b) There has been no increase, amendment or modification of any liens prior to the Security Instrument other than those agreed to by Countrywide Bank, a Division of Treasury Bank, N.A. in writing;
- c) I am/We are the only owner(s) of the property: there are no other family members or non-family members who own any interest in the Property. Additionally, Borrower(s) represent that there are no changes in title or vesting since the origination of this loan on 10/8/2004. In the event there are changes, Borrower(s) has/have notified Countrywide Bank, a Division of Treasury Bank, N.A. of such changes prior to the completion of this modification;
- d) There are no buildings, fences, overhangs, wall or other structures from other land coming onto or encroaching on the Property. There no buildings, fences, overhangs, walls or other structures from the Property which are going onto or encroaching onto any other properties or onto any easements running over or under the Property;
- e) I/We have paid for all cost, expenses and other sums owed for any and all construction, improvements, rehabilitation, remodeling, or other work done to, on, at, or in the Property including for labor, material, and supplies (collectively, the "Construction"). Currently, there is no Construction occurring. I/We have not requested any further Construction. I/We will not have any Construction done or allow any to be done prior to closing this Modification;
- f) I/We understand that homestead property is in many cases protected from the claims of creditors and exempt from sale at foreclosure and that by signing this contract, I/we voluntarily give up my/our right to the protection of the property with respect to claims based upon this contract;
- g) I/We certify that the representations set forth in this Modification agreement are true and correct as of the date opposite my/our signature(s) and that Countrywide Bank, a Division of Treasury Bank, N.A. has been notified of any necessary changes. Any intentional or negligent misrepresentation(s) may result in my/our loan being in default, civil liability and/or criminal penalties.

4. Limited Effect: The parties agree that this Modification shall be construed narrowly and limited to the items expressly modified herein. Except as expressly provided for by this Modification, all terms, requirements and obligations of the Home Equity Line of Credit Agreement and Disclosure Statement and the Security Instrument, and all rights of Countrywide Bank, a Division of Treasury Bank, N.A. there under, remain in full force and effect, unaltered by this Modification. Capitalized terms in this Modification have the same meaning as in the Home Equity Line of Credit Agreement and Disclosure Statement.

5. Effective Date/Limitation on Effect: This Modification when completed, signed and notarized will be effective no later than the first business day of the next month, if the signed documents are received by Countrywide Bank, a Division of Treasury Bank, N.A. no later than the 20th calendar day. Otherwise, this modification will be effective no later than the 10th business day of the month thereafter. This Modification is null and void unless completed, signed, notarized and returned to Countrywide Bank within fourteen (14) days from the above-specified date.

Initials

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

BORROWER(S)

[Signature]
Darrel G Whitcomb

7/19/05
Date

Renate A. Whitcomb 7/19/05
Renate A Whitcomb Date

Witness [Signature]
Signature of Witness

Witness [Signature]
Signature of Witness

CO-OWNER(S)

The undersigned hereby consents to the execution of this Modification, which serves to increase the lien amount on the Subject Property.

Date
Witness [Signature]
Signature of Witness

Date
Witness _____
Signature of Witness

Notary Acknowledgement for Borrower(s)/Owner(s)

State of King
County of WA

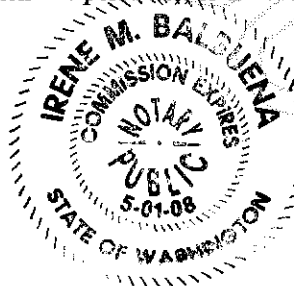
On July 19, 2005, before me, Irene M Balbuena
Date Name of Notary Public

personally appeared Darrel G Whitcomb/Renate A Whitcomb is subscribed to
Name(s) of Borrower(s)/Owner(s)

the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature 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

Signature [Signature]
Signature of Notary Public



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PLEASE DO NOT WRITE BELOW - COUNTRYWIDE BANK, A DIVISION OF TREASURY BANK, N.A. ONLY

LENDER

Treasury Bank, N.A., by Countrywide Home Loans Servicing LP, Its
true and lawful Attorney-in-Fact

By: _____

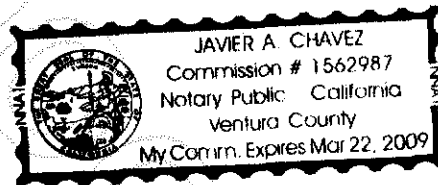
Donna Panosian, 1st Vice President

Notary Acknowledgement for Lender
State of California
County of Ventura

On 8-3-05, before me, Javier A. Chavez,
personally appeared Donna Panosian, Vice President of Countrywide Home Loans Servicing LP, personally known
to me to be the person whose name is subscribed 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 the
entity upon behalf of which the person acted, executed the instrument.
WITNESS MY HAND AND OFFICIAL SEAL

Signature _____

Signature of Notary Public



LOAN # 77925195

THE LAND REFERRED TO IN THIS REPORT IS SITUATED IN THE STATE OF Washington, COUNTY OF SKAGIT CITY OF MOUNT VERNON, AND DESCRIBED AS FOLLOWS:

PARCEL A:

LOT 1 OF CITY OF MOUNT VERNON SHORT PLAT NO. MV 2 03, APPROVED MARCH 15, 2004 AND RECORDED MARCH 25, 2004, UNDER AUDITOR'S FILE NO. 200403250067, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 34 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN.

SITUATED IN SKAGIT COUNTY, WASHINGTON.

PARCEL B:

AN EASEMENT FOR INGRESS AND EGRESS AS DELINEATED ON THE FACE OF CITY OF MOUNT VERNON SHORT PLAT NO. MV-2-00, APPROVED MARCH 15, 2004, UNDER AUDITOR'S FILE NO. 200403250067, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 34 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN.

APN* 340429-0-086-0000



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