



200601130165  
Skagit County Auditor

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**WHEN RECORDED RETURN TO:**

Integrated Loan Services  
THOMPSON, DOUG M.  
Rocky Hill, CT 06067

Record and Return To:  
Integrated Loan Services  
27 Inwood Road  
Rocky Hill, CT 06067

*Modification of Deed of Trust*  
**NOTE AND MORTGAGE MODIFICATION AGREEMENT**

Citibank Loan #105091619125000 PARCEL ID: P108450

**[PROPERTY DESCRIPTION – SEE ATTACHED RIDER A]**

**THIS AGREEMENT** is made and entered into this 09/30/2005, by and between Citibank, F.S.B., whose place of business is 11800 Spectrum Center Drive, Reston, VA 22090 (the "Lender"), and **DOUG M. THOMPSON and ANNETTE M. THOMPSON**, (collectively referred to herein as "Borrower"). The "Property" means the real estate located at 13370 BRIDGEVIEW WAY, MT VERNON, WA 98273.

**WHEREAS**, Borrower obtained a home equity line of credit from Lender, on 07/15/04 and recorded on 07/19/04, which line of credit is evidenced by a Home Equity Line of Credit Agreement and Disclosure (referred to herein as the "Note") and secured by a Security Instrument ("Security Instrument") in the form of a mortgage or deed of trust recorded as 200407190211 of the Official Records of **SKAGIT** county (or if secured by a co-op, a security interest in the stock ownership of the co-op). The original Security Instrument was in the principal amount of \$50,000.00; and

**WHEREAS**, all terms used herein and not otherwise defined shall have the meaning set forth in the Note; and **LOT 10, SECTION 32, TOWNSHIP 35 NORTH, RANGE 3 EAST, SKAGIT COUNTY**

**WHEREAS**, Borrower has requested that the Credit Limit set forth in the Note be increased, and Lender is willing to allow the Credit Limit to be so increased.

**NOW, THEREFORE**, in consideration of the mutual promises contained herein, Lender and Borrower agree as follows:

- CREDIT LIMIT INCREASE.** Borrower and Lender hereby agree to increase the Credit Limit set forth in the Note to \$94,800.00 and to modify the Security Instrument so that the principal amount secured by the Security Instrument is \$94,800.00.



2. **NO OTHER MODIFICATION.** Except as otherwise set forth herein, all other terms and conditions of the Note and Security Instrument shall remain unchanged and in full force and effect.
3. **SECURITY INSTRUMENT.** Lender and Borrower agree that the Security Instrument described above will continue to secure all obligations to Lender under the Note as modified by this Agreement. Nothing in this Agreement will affect or impair Lender's security interest in, or lien priority on, the property described in the Security Instrument, and/or be construed to be a novation, satisfaction or a partial or total release of the Note or Security Instrument.
4. **COMPLETE TRANSACTION.** Except as expressly modified by this Agreement, all terms of the Note and Security Instrument remain in full force and effect. By signing below, Lender and Borrower acknowledge there are no additional terms or agreements between them, oral or written.
5. **NON-WAIVER.** This Agreement does not constitute a limitation or waiver of Lender's rights to prohibit, or restrict, any future modifications requested by Borrower or to enforce any rights or remedies contained in the Note or Security Instrument.
6. **OTHER TERMS.** If any terms of this Agreement are deemed invalid or unenforceable, or otherwise affect a lien priority of the Security Instrument, this Agreement shall immediately terminate and the original terms of the Note and Security Instrument shall apply.





LENDER AND BORROWER AGREE AND ACCEPT THE TERMS OF THIS AGREEMENT AS OF THE DATE FIRST ABOVE WRITTEN.

Doug M Thompson who took title as  
Douglas M Thompson 09/30/2005  
Borrower: DOUG M. THOMPSON who took title  
as DOUGLAS M. THOMPSON

Annette M Thompson 09/30/2005  
Borrower: ANNETTE M. THOMPSON

Borrower:

Borrower:

**Property Owner Who Is Not a Borrower:**

By signing below, you agree to the terms of this Agreement as it modifies the terms of any mortgage liens held by Citibank against the Property. You are not a "Borrower" and are not personally liable for the indebtedness owed under the Agreement. You agree, however, that Citibank has a claim against the Property for the amounts owed under the terms of this Agreement.

\_\_\_\_\_  
\_\_\_\_\_

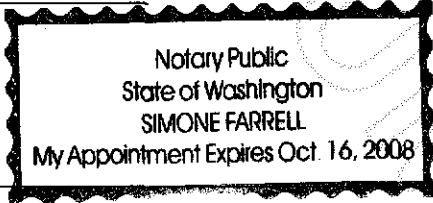
STATE OF WASHINGTON )SS:  
County of Skagit )

On this day personally appeared before me DOUG M. THOMPSON who took title as DOUGLAS M. THOMPSON and ANNETTE M. THOMPSON, to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 30<sup>th</sup> day of September 2005.

Notary Public in and for the State of Washington residing at 302 Cashmere Ln Avernon WA  
(date commission expires): Oct. 16, 2007 98247

Simone Farrell



IF TRUSTOR IS A TRUST: \_\_\_\_\_  
not personally but solely as trustee as aforesaid

By: \_\_\_\_\_  
Title



**citibank<sup>®</sup>**

Citibank, F.S.B.

By: Cynthia Johnson

Name: Cynthia Johnson

Title: Dps Manager

STATE OF Missouri  
COUNTY OF St. Louis } SS:

On this 10th day of October, in the year 2005, before me personally came Cynthia Johnson to me known, who, being by me duly sworn, did depose and say that he/she/they is/are Officer(s) of Citibank herein described and which executed the foregoing instrument and that he/she/they signed his/her/their name(s) there to by authority of the board of directors of said corporation.

[Signature]  
Notary Public Signature  
My Commission Expires: 05-21-2007



F2622865

## SCHEDULE A

THE FOLLOWING DESCRIBED PROPERTY IN COUNTY OF SKAGIT, STATE OF WASHINGTON:

BRIDGEWATER ESTATES PHASE II, LOT 10, EXCEPT THAT PORTION OF LOT 10 LYING WITHIN THE FOLLOWING DESCRIPTION:  
COMMENCING AT THE INTERSECTION OF THE EAST RIGHT-OF-WAY MARGIN OF THE COUNTY ROAD (BAYVIEW EDISON ROAD) AND THE NORTH LINE OF THE SOUTH HALF OF THE SOUTHWEST QUARTER OF SECTION 32, TOWNSHIP 35 NORTH, RANGE 3 EAST; THENCE SOUTH 89 DEGREES 40 MINUTES 37 SECONDS EAST 832.07 FEET ALONG SAID NORTH LINE (ALSO BEING THE SOUTH LINE OF TRACT X AS SHOWN ON SKAGIT COUNTY SHORT PLAT #93-033, RECORDED IN VOLUME 10 OF SHORT PLATS, PAGES 223 AND 224) TO THE SOUTHEAST CORNER OF TRACT X (ALSO BEING A COMMON CORNER TO LOTS 6 AND 7, OF SAID FINAL PLAT OF BRIDGEWATER ESTATES PHASE I, AS RECORDED IN VOLUME 15 OF PLATS, PAGES 174 AND 175) AND BEING THE TRUE POINT OF BEGINNING; THENCE CONTINUE SOUTH 89 DEGREES 40 MINUTES 37 SECONDS EAST, 982.93 FEET ALONG SAID NORTH LINE OF THE SOUTH LINE OF THE SOUTHWEST QUARTER; THENCE NORTH 00 DEGREES 03 MINUTES 42 SECONDS EAST, 8.65 FEET PARALLEL WITH THE EAST LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 32 TO AN EXISTING FENCE LINE (AS SHOWN ON THE FACE OF SAID FINAL PLAT OF BRIDGEWATER ESTATES PHASE I, AND IN THE FINAL PLAT OF BRIDGEWATER ESTATES PHASE II); THENCE NORTH 89 DEGREES 25 MINUTES 16 SECONDS WEST 982.88 FEET ALONG SAID FENCE LINE TO THE WEST LINE OF SAID LOT 6, FINAL PLAT OF BRIDGEWATER ESTATES PHASE I (ALSO BEING THE NORTHEAST CORNER OF SAID TRACT X, SHORT PLAT #93-033); THENCE SOUTH 00 DEGREES 24 MINUTES 55 SECONDS WEST 13.04 FEET ALONG THE EAST LINE OF SAID TRACT X TO THE TRUE POINT OF BEGINNING.

PARCEL ID: P108450

PROPERTY ADDRESS: 13370 BRIDGEVIEW WAY



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