

RECORDING REQUESTED BY:

and

Return to:

SECURITY CONNECTIONS, INC.
1935 INTERNATIONAL WAY
IDAHO FALLS, ID 83402



200602030054

Skagit County Auditor

2/3/2006 Page 1 of 3 9:37AM

Loan Number: 4000483337

Date: October 6, 2005

REFORMATION / AMENDMENT TO DEED OF TRUST

THIS AGREEMENT is made effective the 6th DAY OF October, 2005, between First Franklin, a Division of National City Bank of Indiana ("Lender") and DAVID O. VILLARREAL & MARIA E. VILLARREAL, HUSBAND AND WIFE ("Borrower(s)").

RECITAL

- a. Borrower made and delivered to Lender a Promissory Note (the "Note") in the principal amount of \$52,690.00, dated AUGUST 26, 2005 evidencing a loan in that sum made by Lender to Borrower(s).
- b. The Note is secured by a Deed of Trust recorded in the office of the County Recorder of SKAGIT on 9-2-2005 as document #200509020121, against the real property commonly known as 955 HOMESTEAD DRIVE, BURLINGTON, WA 98233 and legally described as:
Abbreviated Legal Description: lot 28, Homestead Place SEC 05, TWN 34, RNG 04 Q01
Tax Parcel Number: 48460000280000
FULL LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.
- c. Lender and Borrower(s) desire to correct an error in the Deed of Trust securing the Note to Accurately reflect their original intent and agreement.

AGREEMENT

1. The Deed of Trust securing the Note is reformed and /or amended as follows:
 - CORRECTS THE DEED OF TRUST BY CHANGING THE MATURITY DATE IN SECTION (E) ON PAGE TWO FROM AUGUST 1, 2025 TO SEPTEMBER 1, 2025.
2. Other than as set forth above, this Agreement does not create any new right or obligation for either Lender or Borrower(s) with respect to the Note or the Deed of Trust, which, except as reformed and / or amended by the Agreement are reaffirmed in full.

David O. Villarreal
DAVID O. VILLARREAL

Maria E. Villarreal
MARIA E. VILLARREAL

BY

Diane Ortiz
DIANE ORTIZ / COLLATERAL VAULT
MANAGER AS ATTORNEY IN FACT

DATE

10-6-05

STATE OF CALIFORNIA
COUNTY OF SANTA CLARA

On OCT 05 2005 before me, Bandana Thapa, personally
appeared DIANE ORTIZ, COLLATERAL VAULT MANAGER 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
within 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



Signature BThapa



200602030054
Skagit County Auditor

Legal Description:

LOT 28, HOMESTEAD PLACE, ACCORDING TO THE PLAT THEREOF,
RECORDED DECEMBER 1, 2004, UNDER AUDITOR'S FILE NO. 200412010051,
RECORDS OF SKAGIT COUNTY, WASHINGTON, SITUATED IN SKAGIT
COUNTY, WASHINGTON

ALSO KNOWN AS: 955 HOMESTEAD DRIVE, BURLINGTON, WA 98233

Loan Number: 4000483337

Tax Parcel Number: 48460000280000

PIN- P122272



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