



200604210057

Skagit County Auditor

4/21/2006 Page

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4 10:12AM

Recording Requested by &
When Recorded Return To:
US Recordings Inc.
2925 Country Drive Suite 201
St.Paul, MN 55117

DEED OF TRUST MODIFICATION

GRANTORS: DOUGLAS E ANDREWS & SHEILA ANDREWS Husband And Wife
GRANTEE: U.S. BANK NATIONAL ASSOCIATION ND TRUSTEE: U.S. Bank Trust Company, National Association
REFERENCE NUMBER(S) Recorded on: 12/08/04 Recording Info: DOC# 200412080161
PARCEL IDENTIFICATION #: 3816-013-008-0003
ABBREVIATED LEGAL DESCRIPTION (lot,block,plat or section,township,range): ABBRV LEGAL LOTS 6-8 BLK 13 1ST PLAT OF SHIP HARBOR VOL 1 PG 13 See Exhibit A for the full legal description which is on page # 4 USR MHER / 30974500 WA

MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

This Modification modifies a Home Equity Line Agreement and a Deed of Trust. Terms used in this Modification:

Home Equity Line Agreement
Modification Date: 03/10/2006
Note Date: 11/05/2004
Maturity Date: 11/21/2029
Account Number ending in: ****0743
Original Credit Limit: \$30,000
New Credit Limit: \$37,500
Borrowers: Sheila Andrews
Douglas E Andrews

Bank: U.S. Bank National Association ND
4325 17th Ave SW
Fargo, ND 58103
Recording Requested by & When Recorded Return to:
U.S. Recordings, Inc
2925 Country Dr., Ste 201
St. Paul, MN 55117

The Deed of Trust is described on Exhibit A to this Modification. The Grantors are also listed on Exhibit A.

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The Borrowers and the Bank entered into the Home Equity Line Agreement. The Grantors have signed the Deed of Trust securing the Home Equity Line Agreement. The deed of trust Property and other information about the deed of trust are described on Exhibit A.

The Borrowers and the Bank agree that the Home Equity Line Agreement is modified to increase the Original Credit Limit as shown above. The Grantors and the Bank agree that the Deed of Trust is modified to secure the entire New Credit Limit on the Home Equity Line Agreement as shown above. The maximum principal indebtedness secured by the Deed of Trust as modified by this Modification is the New Credit Limit. The New Credit Limit consists of the Original Credit Limit of \$30,000, plus \$7,500 in additional indebtedness, all of which is secured by the Deed of Trust as modified.

Borrowers and Grantors:

X Sheila Andrews 4-14-06
Date

X Douglas E Andrews 4/14/06
Date

Date

Date

Note: Only those persons named as Grantors in Exhibit A have an interest in the Deed of Trust Property and are signing to modify the Deed of Trust. All other signers are signing merely to modify the Home Equity Line Agreement.

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642-0013328

State of Washington)

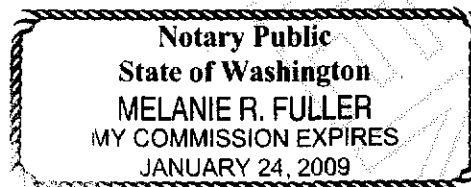
County of Skagit) ss.

On this 14 day of April, 2006, before me, a notary public, personally appeared Sheila and Douglas Andrews

known or identified to me 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.

Melanie R. Fuller
Notary Public in and for the State of Washington, residing at

Andrews Way
My commission expires 1/24/2009



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Skagit County Auditor

U.S. Bank National Association, ND

Signature: _____

Peggy Jordan

Peggy Jordan, Mortgage Officer

No Corporate Seal

State of Minnesota)

County of Ramsey) ss

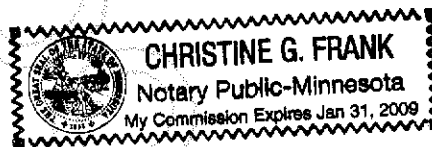
This instrument was acknowledged before me on the 19th day of
April, 20 06 by Peggy Jordan, a Mortgage Officer
of U.S. Bank National Association, ND, a national banking association, on behalf
of the association.

Notary Public _____

Christine G. Frank

Christine G. Frank

My commission expires: January 31, 2009



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MODIFICATION TO DEED OF TRUST (LINE AGREEMENT) - EXHIBIT A

Deed of Trust - a deed of trust signed, dated and recorded as shown.

Grantors: DOUGLAS E ANDREWS & SHEILA ANDREWS
Husband And Wife

Trustee: U.S. Bank Trust Company, National Association

Beneficiary: U.S. Bank National Association ND

Deed of Trust Date: 11/05/04

Deed of Trust Recording Date: 12/08/04

Recording Office: Skagit County Recorder

Deed of Trust Recording Information: DOC# 200412080161

Legal Description of Property:

LOTS 6 THROUGH 8, BLOCK 13, FIRST PLAT OF SHIP HARBOR, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 1 OF PLATS, PAGE 13 RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. ABBRV LEGAL LOTS 6-8 BLK 13 1ST PLAT OF SHIP HARBOR VOL 1 PG 13

Parcel ID: 3816-013-008-0003

Property Address: 5804 Sunset Ave
Anacortes, WA 98221

This instrument drafted by:

U.S. Bank National Association ND
Attn: Joe Berenz 920-426-7937
1850 Osborne Ave
Oshkosh, WI 54902

Certificate No.(Torrens Only):



U30974500-01FB04

DOT MODIFICATION
IDAN# 00003000320743
US Recordings

Mail Tax Statements to:

Douglas E Andrews & Sheila Andrews
5804 Sunset Ave
Anacortes, WA 98221



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Skagit County Auditor