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200605090040

Skagit County Auditor

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### DEED OF TRUST MODIFICATION

<b>GRANTORS:</b> DENNIS CULLEN aka DENNIS F CULLEN and LADONNA KRAUTKREMER aka LADONNA V KRAUTKREMER <div>31282710</div>
<b>GRANTEE:</b> U.S. BANK NATIONAL ASSOCIATION ND
<b>TRUSTEE:</b> U.S. Bank Trust Company, National Association
<b>REFERENCE NUMBER(S)</b> Recorded on: 11/23/04 Recording Info: DOC.200411230107
<b>PARCEL IDENTIFICATION #:</b> P56487
<b>ABBREVIATED LEGAL DESCRIPTION (lot,block,plat or section,township,range):</b>  LOT 19, BLK 286 18 / W1/2 OF 19.  See Exhibit A for the full legal description which is on page # 4 <div>USR.PYANG / 31282710 WA</div>

## 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: 02/02/2006  
Note Date: 10/29/2004  
Maturity Date: 11/05/2029  
Account Number ending in: \*\*\*\*7624  
Original Credit Limit: \$127,500  
New Credit Limit: \$152,500  
Borrowers: Ladonna V Krautkremer \*  
Dennis F Cullen\*\*

Bank: U.S. Bank National Association ND  
4325 17<sup>th</sup> Ave SW  
Fargo, ND 58103  
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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.

31282710

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 \$127,500, plus \$25,000 in additional indebtedness, all of which is secured by the Deed of Trust as modified.

### Borrowers and Grantors:

X Ladonna V Krautkremer 4-27-06  
Ladonna V Krautkremer \*\* Date  
X Dennis F Cullen 4-27-06  
Dennis F Cullen \*\* 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.**

00000000003190243  
642-0013328

State of Washington )

County of Skagit )

ss. \*aka Ladonna Krautkremer  
\*\*aka Dennis Cullen

On this 27<sup>th</sup> day of April, 2006 before me, a notary public, personally appeared

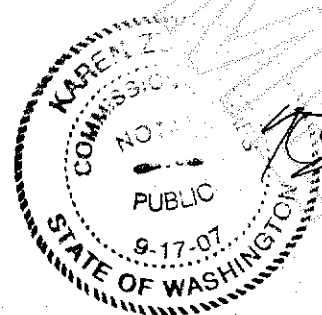
Ladonna V Krautkremer\* and Dennis F. Cullen\*\*

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.

Karen J. [Signature]  
Notary Public in and for the State of Washington, residing at

Anacortes WA 98221

My commission expires 9/17/07



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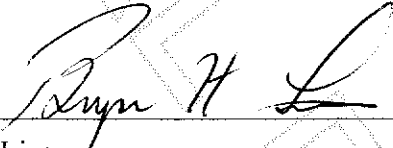
**U.S. Bank National Association, ND**

Signature:   
Peggy Jordan, Mortgage Officer

State of Minnesota)

County of Ramsey) ss

This instrument was acknowledged before me on the 4th day of  
May, 2006 by Peggy Jordan, a Mortgage Officer  
of U.S. Bank National Association, ND, a national banking association, on behalf  
of the association.

Notary Public   
Bryce H. Lins

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:** DENNIS CULLEN aka DENNIS F CULLEN and  
LADONNA KRAUTKREMER aka LADONNA V KRAUTKREMER

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

**Beneficiary:** U.S. Bank National Association ND

**Deed of Trust Date:** 10/29/04

**Deed of Trust Recording Date:** 11/23/04

**Recording Office:** Skagit County Recorder

**Deed of Trust Recording Information:** DOC.200411230107

### **Legal Description of Property:**

A PARCEL OF LAND SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, WITH A STREET LOCATION ADDRESS OF 404 4TH ST; ANACORTES, WA 98221-1610 CURRENTLY OWNED BY DENNIS CULLEN AND LADONNA KRAUTKREMER HAVING A TAX IDENTIFICATION NUMBER OF 956487 AND FURTHER DESCRIBED AS ANACORTES LOT 19 BLK 286 18 / W1/2 OF 19 .

**Parcel ID:** P56487

**Property Address:** 404 4th St  
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):**



**U31282710-01FB04**

DOT MODIFICATION  
LOAN# 00003000317624  
US Recordings

Mail Tax Statements to:  
Dennis Cullen and Ladonna Krautkremer  
404 4th St  
Anacortes, WA 98221



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