

When Recorded Return to:

First Tennessee Bank National Association
Record and Return To:
United General Title Ins
Fiserv-600-A N John Rodes Blvd
MELBOURNE, FL 32934
MADSEN, PAULA J
Melbourne, FL 32934



200607200109

Skagit County Auditor

7/20/2006 Page 1 of 7 12:01PM

WHEN RECORDED RETURN TO:

UNITED GENERAL TITLE INS
FISERV-600A JOHN RODES BLVD
MELBOURNE, FL 32934

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**MODIFICATION TO HOME EQUITY LINE OF CREDIT
AGREEMENT AND OPEN-END DEED OF TRUST**

Reference Numbers of Documents Modified:

Deed of Trust of the same date recorded in Document Number 200503300043 of the Official Records of Skagit County, Washington (the "Security Instrument")¹, covering real property located at 1207 Kendra Lane, Burlington, Washington 98233.

Grantor(s): PAULA J MADSEN, A SINGLE WOMAN

Grantee(s): FIRST HORIZON CORPORATION D/B/A FIRST HORIZON HOME LOANS

Trustee: Fidelity National Title Ins Co of WA

Legal Description: LOT 22, "PLAT OF COUNTY AIRE PHASE 2", AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 119 AND 120, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Assessor's Property Tax Parcel or Account Number: P104141

¹ If there will not be any modification of the Security Instrument, i.e. no increase in the credit limit, it is not necessary to complete the recording information for the Security Instrument.

THIS MODIFICATION AGREEMENT (this "Agreement") is made between FIRST HORIZON CORPORATION D/B/A FIRST HORIZON HOME LOANS and Paula J Madsen, A Single Woman ("Borrower"). In this Agreement the words "you" and "your" mean each person, individually and jointly, who signs this Agreement as "Borrower". The words "we," "us" and "our" mean First Horizon Corporation d/b/a First Horizon Home Loans.

WHEREAS, Borrower has entered into a Home Equity Line of Credit Agreement and Disclosures under the Federal Truth-In-Lending Act (the "Line of Credit Agreement") with us, dated March 10, 2005, which is secured by a Deed of Trust of the same date covering real property located at 1207 Kendra Lane, Burlington, Washington 98233, (the "Property"), (collectively, the "Loan Documents"); and

WHEREAS, you desire that we agree to certain changes to the Line of Credit Agreement as hereinafter set forth.

NOW THEREFORE, in consideration of the mutual promises contained in this Agreement, you agree with us as follows:

A. AMENDMENT OF LINE OF CREDIT AGREEMENT. Effective as of June 21, 2006 (the "Effective Date"), the Line of Credit Agreement shall be modified with respect to such of the following items as are initialed by Borrower:

Borrower's Initials

1. The Credit Limit specified in the paragraph of the Line of Credit Agreement entitled "Specific Information" will be increased from \$ 50,000 to \$ 75,000.

PJM

B. MODIFICATION OF SECURITY INSTRUMENT. As of the Effective Date, the Security Instrument shall be modified to increase the principal sum that may be secured thereby from \$ 50,000 to \$ 75,000.



C. OTHER TERMS

1. Except as to changes described in Section B of this Agreement, this Agreement shall not affect our security interest in, or lien priority on, the Property.

2. This Agreement shall not be construed to be a satisfaction, novation or partial release of the Line of Credit Agreement or the Security Instrument.

3. We do not waive our right to: (i) prohibit or restrict any future amendments or modifications you may request, or (ii) enforce any of our rights or remedies under any of the Loan Documents.

4. Except as amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of a Loan Document, the provisions of this Agreement shall control.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

WITNESS:

Sign Name:

Print Name:

BORROWER:

Paula J Madsen

Date:

FIRST HORIZON CORPORATION D/B/A FIRST
HORIZON HOME LOANS

By:

Name: Lisa A Garry

Title: Limited Vice President

Date:



ACKNOWLEDGEMENTS²

STATE OF WASHINGTON, COUNTY OF Snohomish, to wit:

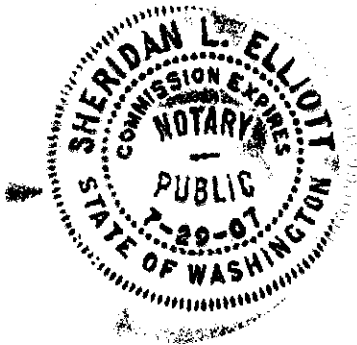
Before me, a Notary Public for the state and county aforesaid, personally appeared Paula J Madsen, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by 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 at Edmunt Washington on this 21st day of June, 2006.

SHERIDAN L. ELLIOTT
Print Name:

Notary Public

My Commission expires: 29 July 2007



² If there will not be any modification of the Security Instrument, i.e. no increase in the credit limit, it is not necessary to provide acknowledgements for this Agreement.



STATE OF TENNESSEE, COUNTY OF SHELBY, to wit:

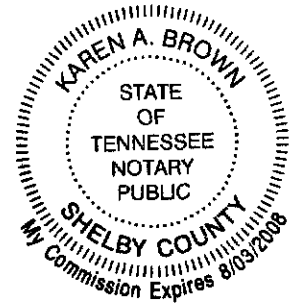
Before me, a notary public of the state and county mentioned, personally appeared Lisa A Garry, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be a Limited Vice President of First Horizon Home Loan Corporation, a corporation, and that, in her capacity as a Limited Vice President of the said corporation and on its behalf, she executed the foregoing instrument for the purpose therein contained, by personally signing the name of the corporation as Limited Vice President.

Witness my hand and seal, on this 22 day of June, 2006.

Print Name:

Notary Public

My commission expires on 8/03/2008.



RETURN ADDRESS

1755 Lynnhield Bldg D
2nd Floor
Memphis, TN 38119

Please print neatly or type information
Document Title(s)

Modification to home Equity Line of Credit Agreement and
Open-end Deed of Trust

Reference Number(s) of related documents:

Additional Reference #'s on page _____

Grantor(s) (Last, First and Middle Initial)

Paula J Madsen

Additional grantors on page _____

Grantee(s) (Last, First and Middle Initial)

First Horizon Corporation d/B/A
First Horizon Home Loans

Additional grantees on page _____

Legal Description (abbreviated form: i.e. lot, block plat or section, township, range, quarter/quarter)

Lot 22 "Plat of Country Aire, phase 2" As per Plat Record in
Volume 6 of plats, pages 119 And 120, Records of
Skagit County Washington

Additional legal is on page _____

Assessor's Property Tax Parcel/Account Number

P104141

Additional parcel #'s on page _____

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

Suzanne Wooten



200607200109
Skagit County Auditor

7/20/2006 Page

6 of

7 12:01PM

G198E315

SCHEDULE A

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

LOT 22, COUNTRY AIRE, PHASE 2, ACCORDING TO PLAT THEREOF RECORDED, RECORDS
OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 1207 KENDRA LN

PARCEL ID: P104141



200607200109

Skagit County Auditor

7/20/2006 Page

7 of

7 12:01PM