



200608150026
Skagit County Auditor

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Return to:
Nationwide Southpointe Plaza II
380 Southpointe Blvd, Suite 300
Canonsburg, PA 15317
- 20091580



Deed of Trust

NOTE AND MORTGAGE MODIFICATION AGREEMENT

Nationwide Southpointe Plaza II
380 Southpointe Blvd Suite 300
Canonsburg, Pa 15317
(800)920-0050
20091580
Citibank Loan #106032204551000

Prepared by:
Citibank / Umesha Sharma
11800 Spectrum Center Dr.
Reston, Va 22090

[PROPERTY DESCRIPTION – SEE ATTACHED RIDER A]

THIS AGREEMENT is made and entered into this 04/05/2006, by and between Citibank, F.S.B., whose place of business is 11800 Spectrum Center Drive, Reston, VA 22090 (the "Lender"), and **JOHN A. DEVINE and JO E. DEVINE, HUSBAND AND WIFE** (collectively referred to herein as "Borrower"). The "Property" means the real estate located at 2216 H AVE, ANACORTES, WA 98221-0000.

WHEREAS, Borrower obtained a home equity line of credit from Lender, on 11/17/04, 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 200411170055 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 \$28,000.00; and New secured amount \$50,000.00

WHEREAS, all terms used herein and not otherwise defined shall have the meaning set forth in the Note; and

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 \$78,000.00 and to modify the Security Instrument so that the principal amount secured by the Security Instrument is \$78,000.00.

Borrower legal: Lt 103, Island View Park, Skagit Co, WA.

citibank®

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.

NBS-H-MOD-000-WA
DEVINE

Revised 06/24/2005
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LENDER AND BORROWER AGREE AND ACCEPT THE TERMS OF THIS AGREEMENT AS OF THE DATE FIRST ABOVE WRITTEN.

[Signature] 04/05/2006
Borrower: JOHN A. DEVINE

[Signature] 04/05/2006
Borrower: JO E. DEVINE

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 *see attached*)
County of _____)
SS:

On this day personally appeared before me JOHN A. DEVINE and JO E. DEVINE, 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 _____ day of _____.

Notary Public in and for the State of Washington residing at _____
(date commission expires): _____

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

By: _____
Title



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WASHINGTON SHORT-FORM INDIVIDUAL ACKNOWLEDGMENT (RCW 42.44.100)

State of Washington }
County of Skagit } ss.

I certify that I know or have satisfactory evidence that Jo E. Devine
Name of Signer

is the person who appeared before me, and said
person acknowledged that ~~he~~/she signed this
instrument and acknowledged it to be ~~his~~/her free
and voluntary act for the uses and purposes
mentioned in the instrument.

Dated: April 5, 2006
Month/Day/Year



Shelly G. Crites
Signature of Notarizing Officer

Notary Public
Title (Such as "Notary Public")

My appointment expires
5-29-06
Month/Day/Year of Appointment Expiration

Place Notary Seal Above

OPTIONAL

Although the information in this section is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document
Note and Mortgage Modification
Title or Type of Document: Agreement
Document Date: 4/5/06 Number of Pages: Five
Signer(s) Other Than Named Above: John A. Devine

Right Thumbprint of Signer
Top of thumb here



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WASHINGTON SHORT-FORM INDIVIDUAL ACKNOWLEDGMENT (RCW 42.44.100)

State of Washington }
County of Skagit } ss.

I certify that I know or have satisfactory evidence that John A. Devine
Name of Signer

is the person who appeared before me, and said
person acknowledged that he/~~she~~ signed this
instrument and acknowledged it to be his/~~her~~ free
and voluntary act for the uses and purposes
mentioned in the instrument.

Dated: April 5, 2006
Month/Day/Year



Shelly G. Crites
Signature of Notarizing Officer

Notary Public
Title (Such as "Notary Public")

My appointment expires
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Description of Attached Document
Note and Mortgage Modification
Title or Type of Document: Agreement
Document Date: 4/5/06 Number of Pages: Five
Signer(s) Other Than Named Above: Jo E. Devine

Right Thumbprint of Signer
Top of thumb here





Citibank.

By: Jennifer L Curtis

Name: Jennifer L Curtis

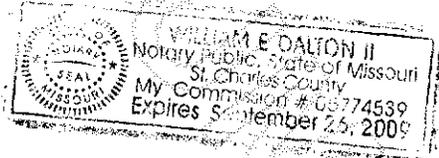
Title: Unit Manager

STATE OF Missouri }
COUNTY OF St. Louis } SS:

On this 14th day of April, in the year 2006, before me personally came Jennifer L Curtis 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

My Commission Expires: 9/26/09



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**NOTE AND MORTGAGE MODIFICATION AGREEMENT
RIDER A – PROPERTY DESCRIPTION**

The following described real estate, situated in the County of Skagit, State of Washington:

Lots 103, "Island View Park", as per plat recorded in Volume 7 of Plats, Page 38, Records of Skagit County, Washington.

Tax ID: P57638

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DEVINE

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