

Prepared By:  
Wells Fargo Bank, N.A.  
MICHAEL NEAL  
SALES PROCESSOR  
18700 NW WALKER RD BLD 92  
BEAVERTON, OREGON 97006  
503-614-6087



200608300044  
Skagit County Auditor

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After Recording please return to:  
Wells Fargo Bank, N.A.  
Attn: Document Mgt.  
P.O. Box 31557  
MAC B6908-012  
Billings, MT 59107-9900

Parcel #: P121107

State of Washington {Space Above This Line For Recording Data}  
Account Number: 651-651-8138362-1998 Reference Number: 20062077500477

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

This Modification Agreement (this "Agreement") is made this **4TH DAY OF AUGUST, 2006**, between Wells Fargo Bank, N.A. (the "Lender") and **KRISTAFER SHAD GOODE, AN UNMARRIED PERSON** (individually and collectively, the "Borrower").

Borrower has entered into a home equity line of credit agreement (the "Line of Credit Agreement") with the Lender, dated **May 4, 2005**, which is secured by a Deed of Trust dated the same date as the Line of Credit Agreement (together with any renewals, extensions, and modifications to it made prior to the date of this Agreement), which is recorded in Book/Roll \_\_\_\_\_ at page(s) \_\_\_\_\_ of the County of **SKAGIT COUNTY** County, State of **WASHINGTON** as document No. **200505310110** (the "Security Instrument"), and covering real property located at **3001 ARBOR ST, MOUNT VERNON, WASHINGTON 98273** (the "Property") and described as follows:

The Borrower has requested and the Lender has agreed to modify certain terms of the Line of Credit Agreement and the Security Instrument as set forth below. All terms not defined in this Agreement shall have the same meanings as set forth in the Line of Credit Agreement.

In consideration of the mutual promises contained in this Agreement, the parties agree as follows:

**Change in Credit Limit.** The Lender and the Borrower agree that the credit limit under the Line of Credit Agreement is hereby increased to \$70,000.00 and that the lien of the Security Instrument shall secure the line of credit up to that amount as it is advanced and outstanding from time to time.

Each reference in the Security Instrument to the maximum amount of the line of credit is hereby amended to the extent necessary to reflect the modified credit limit.



**Change in Margin.** The Lender and the Borrower agree that the Margin on the Line of Credit Advances, as Specified in the Line of Credit Agreement, is hereby increased to ONE AND NINE HUNDRED NINETY THOUSANDTHS OF ONE PERCENTAGE POINT (1.990 %) as of the date of this Agreement. This may result in an increase in the Daily Periodic Rate, corresponding Annual Percentage Rate and Minimum Monthly Payment.

The Borrower hereby agrees to pay to the Lender the following fees related to this Agreement:

N/A

\*This amount is an estimate. The actual recording/filing fee is shown on the HUD Settlement Statement that is attached to and incorporated into this Agreement.

Except as amended by this Agreement, all terms and conditions of the Line of Credit Agreement and the Security Instrument (including any previous modifications) shall remain in full force and effect, and this Agreement shall not affect the Lender's security interest in, or lien priority on, the Property. The Borrower agrees to be bound by and to perform all of the covenants and agreements in the Line of Credit Agreement and the Security Instrument at the time and in the manner therein provided.

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

By signing this Agreement, the Borrower represents and warrants to the Lender that the Borrower has no counterclaims, set-offs or defenses to the Bank's rights under the Line of Credit Agreement or the Security Instrument.

The Borrower agrees to pay or reimburse the Lender for any and all fees payable to public officials in connection with this Agreement, and the recording thereof, including any mortgage registry tax that may be due.

This Agreement does not increase or extend any revolving credit insurance Borrower purchased in connection with the line of credit. Credit insurance means credit life, credit accident and health and/or credit disability insurance.

**Co-Trustor/Co-Mortgagor Liability.** As to any Borrower who signed the Security Instrument, but who did not execute the Line of Credit Agreement (a "co-trustor/co-mortgagor"), this Agreement does not modify, change or terminate the nature of the co-trustor/co-mortgagor's obligations in connection with the line of credit. The co-trustor/co-mortgagor is not personally obligated to pay the debt evidenced by the Line of Credit Agreement and the Security Instrument (as renewed, extended, and amended hereby). The co-trustor/co-mortgagor agrees that the Lender and the Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of the Line of Credit Agreement or the Security Instrument (as renewed, extended, and amended hereby) without the co-trustor/co-mortgagor's consent.

The Borrower and the Lender have executed this Agreement as of the day and year first above written.

  
Borrower **KRISTOFER SHAD GOODE**

WA LOC Modification Agrmt, HCWF#155v9 (10/15/05)



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Borrower

Borrower

Borrower

Borrower

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Borrower

Borrower

Wells Fargo Bank, N.A.

By: Shirley Wirth

Its: Wells Fargo Bank Employee

{ Acknowledgments on Following Pages }

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ACAPS #

## ALL-PURPOSE ACKNOWLEDGEMENT

State of OREGON, WASHINGTON County} ss:

On 8/9/06, before me, D'ENNE WEST, NOTARY PUBLIC,

Personally appeared Shirley Worth

☒ 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.

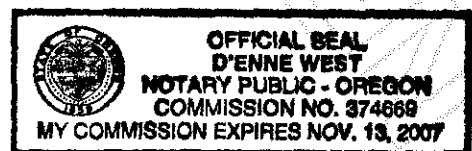
WITNESS my hand and official seal.

Signature: D'enne West

(notary seal)

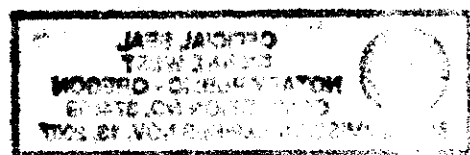
D'ENNE WEST  
Name (typed or printed)

My Commission Expires: NOV 13, 2007



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UNOFFICIAL DOCUMENT



FOR NOTARIZATION OF BORROWERS

For An Individual Acting In His/Her Own Right:

State of Washington

County of SKAGIT

On this day personally appeared before me Kristofer Shad Goode (here insert the name of grantor or grantors) 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 4<sup>th</sup> day of August, 2006 (Signature of officer and official seal below)

Witness my hand and notarial seal on this the 4<sup>th</sup> day of August, 2006

Masimbaashe Phillip Dzwawa  
Signature

[NOTARIAL SEAL]

Masimbaashe Phillip Dzwawa  
Print Name:

Notary Public

My commission expires: 12-19-2009

