



200609180041

Skagit County Auditor

9/18/2006 Page

1 of

5 9:43AM

## Return Address

COUNTRYWIDE HOME LOANS, INC.  
SV2-116  
1800 TAPO CANYON ROAD  
SIMI VALLEY, CA 93063  
Attn. JAMES ROBILLOS

Please print or type information

Document Title (s) (or transaction contained therein):

1. Loan Modification Agreement

Reference Number (s) of Documents assigned or released:

(On page \_\_ of document (s) # ~~20060500078~~

200605100078

Grantor (s) (Last name first, then first name and initials)

1. MICHAEL O FAGERNES

Additional name on page \_\_ of document.

Grantee (s) (Last name first, then first name and initials)

1. COUNTRYWIDE BANK, N. A.

Additional name of page \_\_ of document

Legal description (abbreviated: i.e. lot, block, plat or section, township, range)

LOT 182, PLAT OF EAGLEMONT, PHASE 1B, SUBDIVISION 3, ACCORDING TO THE

Additional legal is on page \_\_ of document.

Assessor's Property Tax Parcel/ Account Number

P122243

Additional legal is on page \_\_ of document.

The auditor/recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy of completeness of the indexing information provided herein.

Recording Requested by  
**Countrywide Bank, N.A.**

AND WHEN RECORDED MAIL TO:

Countrywide Bank, N.A.  
1800 Tapo Canyon Road SV2-116  
Simi Valley, CA 93063  
Prepared by: **JAMES ROBILLOS**  
CLD Deficiency Department  
DOC. ID#: **0001268434752005N**

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT TO THE  
DEED OF TRUST (LINE OF CREDIT TRUST DEED)**

MIN#: 100133700012527407

This Loan Modification Agreement (the "Agreement"), made this **2nd** day of **June**, **2006** between **MICHAEL O FAGERNES**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **DEED OF TRUST (LINE OF CREDIT TRUST DEED)** dated **May 03, 2006** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on **May 10, 2006** as Instrument Number **20060500078** in the Official Records of the **SKAGIT** County, State of **WASHINGTON** (the "Security Instrument"), and covering the real property specifically described as follows:

\* 200605100078

This property is more commonly known as:

**4708 PARKVIEW LANE  
MOUNT VERNON, WA 98274**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO COMPLETE SECTION I BY ADDING THE PRIOR DEED DATE OF "5-3-06", AMOUNT OF "\$459,960.00", AND LENDER "COUNTRYWIDE HOME LOANS" WHICH WAS OMITTED FROM THE RECORDED DOCUMENT AT THE TIME OF RECORDING**
- **TO ADD THE DECLARATION VERBIAGE OF "THE COVENANTS, CONDITIONS, AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY," TO PAGE 2 OF THE PUD RIDER**

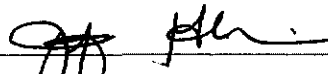
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Bank, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a second lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

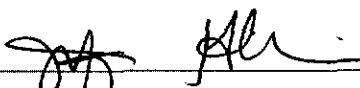


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Skagit County Auditor

Countrywide Bank, N.A.

  
By: **Jennifer Guidicessi**  
Its: **Assistant Vice President**

Mortgage Electronic Registration Systems, Inc.

  
By: **Jennifer Guidicessi**  
Its: **Assistant Vice President**

  
**MICHAEL O FAGERNES**

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



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Skagit County Auditor

STATE OF Washington )  
COUNTY OF Skagit ) SS.  
)

On this 28<sup>th</sup> Day of June 2006, BEFORE ME,

Rhonda McNett, (Notary Public)

personally appeared, **MICHAEL O FAGERNES**, 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 foregoing 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



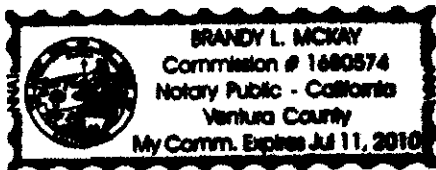
Rhonda McNett  
Notary Public

Commission Expires: 11/29/09

STATE OF CALIFORNIA )  
COUNTY OF VENTURA ) SS.  
)

On this 8<sup>th</sup> day of Sept. 2006, before me, Brandy L. McKay BM, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant Vice President for Countrywide Bank, N.A., personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.



(SEAL)

Brandy L. McKay  
Notary Public

Commission Expires: 7/11/10

June 28, 2006 BM



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Skagit County Auditor

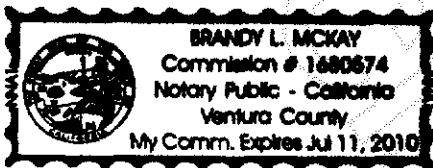
STATE OF CALIFORNIA

COUNTY OF VENTURA

)  
) SS.  
)

On this 8<sup>th</sup> day of Sept 2006, before me, Brandy L. McKay Bu ~~M.E. Andrade~~, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant Vice President for Mortgage Electronic Registration Systems, Inc., personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.



(SEAL)

Brandy L. McKay  
Notary Public

Commission Expires: 7/11/10

~~June 28, 2006~~ Bu



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