



200610100036

Skagit County Auditor

10/10/2006 Page

1 of

5 9:24AM

Return Address

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

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) # 200608210149

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

1. SCOTT D MACFARLANE AND BRENDA MATTSON

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 6, MADDUX CREEK PUD PHASE I, according to the plat thereof, recorded

Additional legal is on page __ of document.

Assessor's Property Tax Parcel/ Account Number

4681-000-006-0000

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: **MIRIAM RAMIREZ**
CLD Deficiency Department
DOC. ID#: **0001408378112005N**

Space Above for Recorder's Use

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

MIN#: 100133700015763041

This Loan Modification Agreement (the "Agreement"), made this **14th** day of **September**, **2006** between **SCOTT D MACFARLANE AND BRENDA MATTSON**, (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 **August 16, 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 **August 21, 2006** as Instrument Number **200608210149** in the Official Records of the **SKAGIT** County, State of **WASHINGTON** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

**1920 Lindsay Loop
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 ADD THE DECLARATION VERBIAGE OF 'THE COVENANTS, CONDITIONS, AND RESTRICTION FILED OF RECORD THAT AFFECT THE PROPERTY', TO PAGE 2 OF 4 OF THE PUD RIDER**
- **TO ADD BORROWER(S) INITIALS TO PAGE 2 OF THE DEED OF TRUST (LINE OF CREDIT TRUST DEED)**

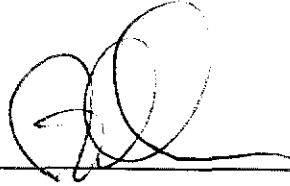
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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.



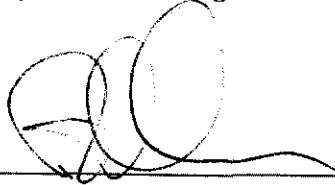
200610100036
Skagit County Auditor

Countrywide Bank, N.A.

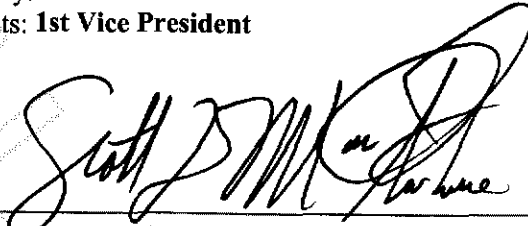


By: Allen Kalust
Its: 1st Vice President


Mortgage Electronic Registration Systems, Inc.



By: Allen Kalust
Its: 1st Vice President



SCOTT D MACFARLANE



BRENDA MATTSON

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



200610100036
Skagit County Auditor

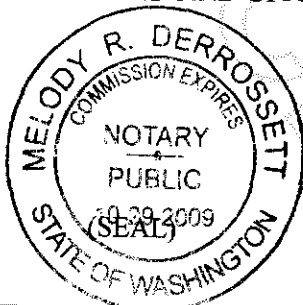
STATE OF Washington)
COUNTY OF Skagit) SS.

On this 21st Day of September 2006, BEFORE ME,

Melody R. Derrossett, (Notary Public)

personally appeared, **SCOTT D MACFARLANE AND BRENDA MATTSON**, 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



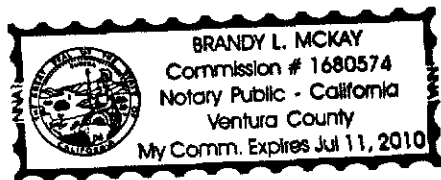
Melody R. Derrossett
Notary Public

Commission Expires: 10-29-2009

STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.

On this 2nd day of Oct 2006, before me, **Brandy L. McKay**, Notary Public, personally appeared **Allen Kalust**, 1st 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: _____

July 11, 2010



200610100036
Skagit County Auditor

STATE OF CALIFORNIA

COUNTY OF VENTURA

)
) SS.
)

On this _____ day of _____ 2006, before me, **Brandy L. McKay**, Notary Public, personally appeared **Allen Kalust**, 1st 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.



Brandy L. McKay

Notary Public

Commission Expires: _____

(SEAL)

July 11, 2010