



200611300096

Skagit County Auditor

11/30/2006 Page

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5 12:39PM

When recorded return to:  
LSI, Custom Title Solutions  
2550 N. Redhill Avenue  
Santa Ana, CA 92705

Please print or type information

Document Title(s) Modification Agreement	2879868
Grantor(s) 1. Kislyanka, Sergey 2. Kislyanka, Vera <input type="checkbox"/> Additional names on page _____ of document	
Grantee 1. World Savings Bank FSB  <input type="checkbox"/> Additional names on page _____ of document	
TRUSTEE: First American Title Insurance Co.	
Legal Description (abbreviated: i.e., lot, block, plat OR section, township, range, qtr./qtr.)  Lot 7 Plat of Cascade Ridge Court Subdivision  <input type="checkbox"/> Additional legal is on page 5 of document	
Assessor's Property Tax Parcel/Account Number  4668-000-007-0000  <input type="checkbox"/> Property Tax Parcel ID is not yet assigned <input type="checkbox"/> Additional parcel numbers on page _____ of the document	
Reference Number of previously recorded document (being modified): 200603220027	
The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information.	

RECORDING REQUESTED BY AND  
WHEN RECORDED RETURN TO:

When recorded return to: (H)  
Custom Title Solutions  
2550 N. Redhill Avenue  
Santa Ana, CA 92705  
(800) 756-3524 ext. 5913

2879868  
Equity Account Number: 0032287211

**MEMORANDUM OF MODIFICATION AGREEMENT**  
**Equity Line of Credit, Credit Limit Increase**

This Memorandum of Modification Agreement (the "Memorandum") is recorded with reference to that certain deed of trust, mortgage or security deed, and any modifications or riders thereto dated **March 13, 2006**, executed by **Sergey Kislyanka and Vera Kislyanka** ("Borrower"), for the benefit of **World Savings Bank, FSB** ("Lender"), encumbering certain property located at **18807 Cascade Ridge Court, Mount Vernon, WA 98274** in the County of **Skagit**, State of **Washington**, more particularly described in Exhibit A attached hereto (the "Security Instrument"). The Security Instrument was recorded on **March 22, 2006** in the official records as Instrument/Document No. **200603220027**. The Security Instrument secures that certain Equity Line of Credit Agreement and Disclosure Statement of the same date and any renewals, extensions and modifications thereof, (including but not limited to, modifications increasing the Credit Limit) having a current Credit Limit of **\$30,200.00** ("Note").

Borrower and Lender have entered into a Modification Agreement dated as of **November 7, 2006** (the "Agreement"). The Agreement modifies certain terms of the Note and Security Instrument by increasing the Credit Limit provided for in the Note and Secured by the Security Instrument to **\$80,200.00**, and otherwise as more particularly contained in such Agreement. Except to the extent modified by the Agreement, all terms and conditions of the Note and Security Instrument remain unchanged and in full force and effect.

This Memorandum is executed this 15 day of November, 2006.

Borrower(s):

Sergey Kislyanka  
Sergey Kislyanka

V. Kislyanka  
Vera Kislyanka

Lender:

World Savings Bank, FSB

By: Tara Nesthus

Tara Nesthus

Assistant Vice President



200611300096

Skagit County Auditor

WASHINGTON ACKNOWLEDGMENT

State of Washington

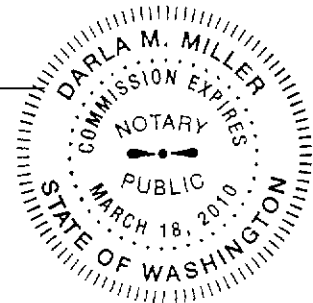
County of Pierce

On Nov. 13, 2006, before me Darla M Miller  
(Date) (Notary Name)

personally appeared **Sergey Kislyanka** and **Vera Kislyanka**, 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 Darla M Miller 3/18/2010  
Notary Public in and for said County and State



WITNESS(ES):

\_\_\_\_\_  
\_\_\_\_\_



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Equity Account Number: 0032287211

TEXAS ACKNOWLEDGMENT

State of Texas

County of Bexar

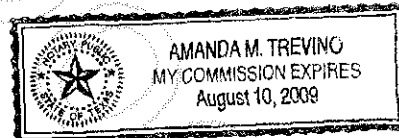
On 11/14/06, before me Amanda M. Trevino  
(Date) (Notary Name)

personally appeared **Tara Nesthus**, 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 *Amanda M. Trevino*  
Notary Public in and for said County and State

WITNESS(ES):



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**EXHIBIT "A"**

Lot 7 in PLAT OF CASCADE RIDGE COURT Subdivision, City of MOUNT VERNON, County of SKAGIT,  
in the State of WA. As recorded in Map book 16 Page Number(s) 87-89

WITH THE APPURTENANCES THERETO.



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