



200702150036

Skagit County Auditor

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1 of

5 10:08AM

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) # 200411120192

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

1. EARL ROGER NOAR AND KATHLEEN CARNEY-NOAR

Additional name on page \_\_ of document.

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

1. COUNTRYWIDE BANK, A DIVISION OF TREASURY BANK, N.A.

Additional name of page \_\_ of document

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

Lots 10 through 13, Incls B1K 192, Rec in Vol 2 of plats, pg 1138 114

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

Assessor's Property Tax Parcel/ Account Number

P13302

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: **TAMARA BROWN**  
CLD Deficiency Department  
DOC. ID#: **0000774694582005N**

Space Above for Recorder's Use

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

MIN#: 100133700003184325

This Loan Modification Agreement (the "Agreement"), made this **19th** day of **October**, **2006** between **EARL ROGER NOAR AND KATHLEEN CARNEY-NOAR**, (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 **October 13, 2004** 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 **November 12, 2004** as Instrument Number **200411120192** 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:

**6067 CENTRAL AVENUE  
ANACORTES, WA 98221**

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

- **TO ADD BORROWERS INITIALS TO PAGE 1 OF 5 OF THE DEED OF TRUST(LINE OF CREDIT TRUST DEED).**

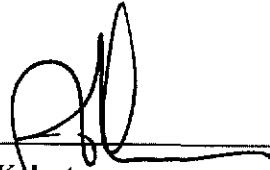
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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.



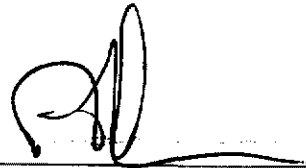
**200702150036**  
**Skagit County Auditor**

Countrywide Bank, N.A.

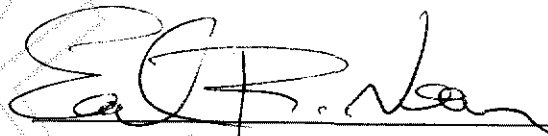


By: Allen Kalust  
Its: 1st Vice President

Mortgage Electronic Registration Systems, Inc.



By: Allen Kalust  
Its: 1st Vice President



EARL ROGER NOAR



KATHLEEN CARNEY-NOAR

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



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STATE OF Washington

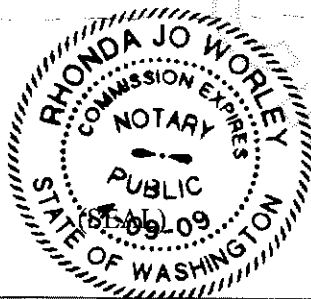
COUNTY OF Skagit

On this Eighth Day of January ~~2006~~ 2007, BEFORE ME,

Rhonda Jo Worley, (Notary Public)

personally appeared, **EARL ROGER NOAR AND KATHLEEN CARNEY-NOAR**, 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 Jo Worley  
Notary Public

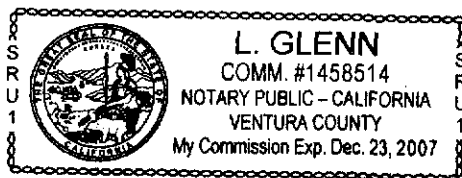
Commission Expires: 04-09-09

STATE OF CALIFORNIA

COUNTY OF VENTURA

On this 30 day of Jan ~~2006~~ 2007, before me, **L. Glenn**, 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)

L. Glenn  
Notary Public

Commission Expires: 12.23.07

December 23, 2007



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Skagit County Auditor

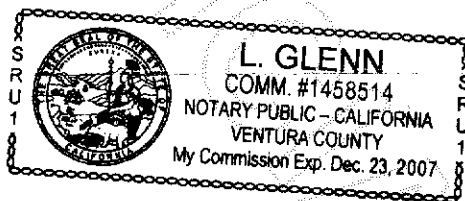
STATE OF CALIFORNIA

COUNTY OF VENTURA

)  
) SS.  
)

On this 30 day of Jan <sup>7 LG</sup> 2007, before me, **L. Glenn**, 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.



(SEAL)

[Signature]  
Notary Public

Commission Expires: 12.23.07

**December 23, 2007**



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