

After Recording Return To:

Wells Fargo Bank, N.A.
Attn: Document Mgmt
P.O. Box 31557
MAC B6908-012
Billings, MT 59107-9900



200707230007
Skagit County Auditor

7/23/2007 Page 1 of 6 8:39AM

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

200611210043

Trustor(s):

ALFRED P. CURRIER, A SINGLE PERSON

Trustee(s):

Wells Fargo Financial National Bank
2324 Overland Ave
Billings, MT 59102

Beneficiary:

Wells Fargo Bank, N.A.
101 North Phillips Ave
Sioux Falls, SD 57104

Legal Description:

LOTS 18-20, BLOCK 89, ANACORTES, VOL. 2, PAGE 4

Assessor's Property Tax Parcel or Account Number:

P55533

Reference Numbers of Documents Assigned or Released:

20071557500532

Prepared By:
Wells Fargo Bank, N.A.
ZACH WILKINS
DOCUMENT PREPARATION
11601 N. BLACK CANYON HIGHWAY
PHOENIX, ARIZONA 85029
877-524-0865

After Recording please return to:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557
MAC B6955-015
Billings, MT 59107-9900

State of Washington (Space Above This Line For Recording Data)
Account Number: **650-650-6054647-1998** Reference Number: **20071557500532**

3611399
MODIFICATION TO HOME EQUITY LINE OF CREDIT
AGREEMENT AND OPEN-END DEED OF TRUST

This Modification Agreement (this "Agreement") is made this **12TH DAY OF JUNE, 2007**, between **Wells Fargo Bank, N.A.** (the "Lender") and **ALFRED P. CURRIER, A SINGLE 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 **October 24, 2006**, in the original maximum principal amount of **\$ 110,000.00**. The Line of Credit Agreement 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, State of **WASHINGTON** as document No. **200611210043** (the "Security Instrument"), and covering real property located at **1814 M AVE, ANACORTES, WASHINGTON 98221** (the "Property") and described as follows:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOTS 18, 19 AND 20, BLOCK 89, "MAP OF THE CITY OF ANACORTES, SKAGIT COUNTY, WASHINGTON," AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 4, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOTS 18-20, BLOCK 89, ANACORTES SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY. APN P55533


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 **\$150,000.00** and that the Lien of the Security Instrument shall secure the line of credit up to that amount as it is advanced and outstanding.

WA LOC Modification Agrmt, HCWF#155v18 (01/22/07)




200707230007
Skagit County Auditor
7/23/2007 Page 2 of 6 8:39AM

2/6
6:05

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.

As a precondition to making the changes set forth above, the Borrower hereby agrees to pay to the Lender at the time of signing this Agreement the other finance charges and other charges that are enumerated and disclosed on the attached final HUD Settlement Statement which is integrated by reference 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.

Borrower hereby acknowledges Borrower has received, read and retained a copy of the Agreement and the HUD Settlement Statement provided to me by Lender, all of which I agree to by signing this Agreement.

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 under seal as of the day and year first above written.


Borrower **ALFRED P CURRIER** (Seal)

Borrower (Seal)

WA LOC Modification Agrmt, HCWF#155v18 (01/22/07)



200707230007
Skagit County Auditor

3/6

1, 09:56:05

_____(Seal)
Borrower

_____(Seal)
Borrower

_____(Seal)
Borrower

_____(Seal)
Borrower

_____(Seal)
Borrower

_____(Seal)
Borrower

Wells Fargo Bank, N.A.

By: *Dawn Lopez* (Seal)
DAWN LOPEZ

Its *Loan Document Specialists*

{ _____ {Acknowledgments on Following Pages _____ }

WA LOC Modification Agrmt, HCWF#155v18 (01/22/07)



200707230007
Skagit County Auditor

7/23/2007 Page

4 of

6 8:39AM

4/6

7:56:05

FOR NOTARIZATION OF LENDER PERSONNEL

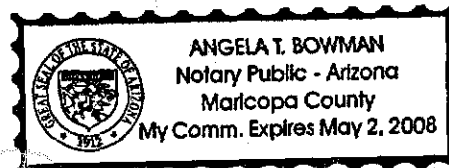
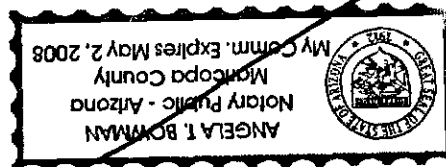
STATE OF Arizona)
) ss.
COUNTY OF Maricopa)

On this 14 day of JUNE, 2007, before me, a Notary Public in and for said county personally appeared Dawn Lopez, to me personally known, who being by me duly (sworn or affirmed) did say that that person is Loan Doc Spec of said association, that (the seal affixed to said instrument is the seal of said or no seal has been procured by said) association and that said instrument was signed and sealed on behalf of the said association by authority of its board of directors and the said Loan Doc Spec acknowledged the execution of said instrument to be the voluntary act and deed of said association by it voluntarily executed.

Angela T. Bowman
Notary Public

Arizona
State of

My commission expires: MAY 2, 2008



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

ALFRED P. CURRIER

(here insert the name of grantor or

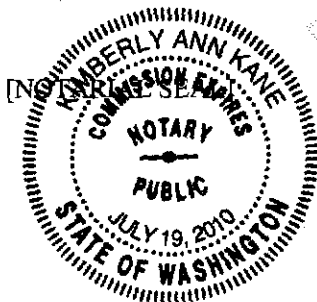
grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 12th day of June, 2007.

Witness my hand and notarial seal on this the 12th day of June, 2007

Signature

Print Name:

Notary Public



My commission expires:

July 19, 2010



200707230007
Skagit County Auditor

