



200710040021

Skagit County Auditor

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7 9:55AM

After Recording Return To:

Wells Fargo Bank, N.A.

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P.O. Box 31557

MAC B6955-013

Billings, MT 59107-9900

DEED OF TRUST MODIFICATION

Trustor(s) NORMAN J. COLLINS AND ALLISON E. COLLINS, HUSBAND AND WIFE

Trustee(s) Wells Fargo Financial National Bank, 2324 Overland Ave, Billings, MT 59102

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

Legal Description THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 4, SKAGIT COUNTY SHORT PLAT NO. 93-039, APPROVED SEPTEMBER 10, 1997, AND RECORDED OCTOBER 13, 1997, IN VOLUME 13 OF SHORT PLATS, PAGE 50, UNDER AUDITORS FILE NO. 9710130055, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF GOVERNMENT LOT 6, SECTION 6, TOWNSHIP 33 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN. ABBREVIATED LEGAL: LT 4, SKAGIT COUNTY SHORT PLAT NO. 93-039, AUDITORS FILE NO. 9710130055 TITLE TO SAID PREMISES IS VESTED IN NORMAN J. COLLINS AND ALLISON E. COLLINS, HUSBAND AND WIFE BY DEED FROM NORMAN L. DILLMAN, A SINGLE INDIVIDUAL DATED 9/30/2004 AND RECORDED 10/4/2004 AS INSTRUMENT NO. 200410040199.

Assessor's Property Tax Parcel or Account Number P74707

Reference Numbers of Documents Assigned or Released

Reference: 20072427500288

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



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Documents Processed 09-12-2007, 16:32:35

Prepared By:
Wells Fargo Bank, N.A.
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DOCUMENT PREPARATION
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503-614-5795

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State of Washington {Space Above This Line For Recording Data}
Account Number: 651-651-9248315-1998 Reference Number: 20072427500288

DT 12/05/05 #2005123 000 55

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

This Modification Agreement (this "Agreement") is made this **13TH DAY OF SEPTEMBER, 2007**, between **Wells Fargo Bank, N.A.** (the "Lender") and **NORMAN J. COLLINS AND ALLISON E. COLLINS, HUSBAND AND WIFE** (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 **December 05, 2005**, in the original maximum principal amount of **\$ 10,000.00**. 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 N/A at page(s) N/A of the County of **SKAGIT** County, State of **WASHINGTON** as document No. **200512300055** (the "Security Instrument"), and covering real property located at **18664 FOUR JAY LN, MOUNT VERNON, WASHINGTON 98274** (the "Property") and described as follows:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 4, SKAGIT COUNTY SHORT PLAT NO. 93-039, APPROVED SEPTEMBER 10, 1997, AND RECORDED OCTOBER 13, 1997, IN VOLUME 13 OF SHORT PLATS, PAGE 50, UNDER AUDITORS FILE NO. 9710130055, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF GOVERNMENT LOT 6, SECTION 6, TOWNSHIP 33 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN. ABBREVIATED LEGAL: LT 4, SKAGIT COUNTY SHORT PLAT NO. 93-039, AUDITORS FILE NO. 9710130055 TITLE TO SAID PREMISES IS VESTED IN NORMAN J. COLLINS AND ALLISON E. COLLINS, HUSBAND AND WIFE BY DEED FROM NORMAN L. DILLMAN, A SINGLE INDIVIDUAL DATED 9/30/2004 AND RECORDED 10/4/2004 AS INSTRUMENT NO. 200410040199.

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:

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Change in Credit Limit. The Lender and the Borrower agree that the credit limit under the Line of Credit Agreement is hereby increased to \$25,000.00 and that the lien of the Security Instrument shall secure the line of credit up to that amount as it is advanced and outstanding from time to time.

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.

Extension of the Draw Period and the Maturity Date. The Security Instrument is hereby amended to extend the Maturity Date from December 05, 2030 to December 05, 2045.

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.

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Norman J Collins (Seal)
Borrower **NORMAN J COLLINS**

Allison E Collins (Seal)
Borrower **ALLISON E COLLINS**

Borrower (Seal)

Wells Fargo Bank, N.A.

By: Hugh Cameron Laker (Seal) Hugh Cameron Laker

Its: Personal Banker

{ Acknowledgments on Following Pages }

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FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF WASHINGTON
) ss.
COUNTY OF SKAGIT)

On this 13th day of SEPTEMBER, 2007, before me, a BANK PERSONNEL in and for said county personally appeared HUGH CAMERON LOCKER to me personally known, who being by me duly (sworn or affirmed) did say that that person is REPRESENTATIVE 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 above acknowledged the execution of said instrument to be the voluntary act and deed of said association by it voluntarily executed.

Ry Samant
Notary Public



WASHINGTON

My commission expires: DEC 19, 2009



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

NORMAN J COLLINS AND ALLISON E COLLINS (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 13th day of SEPTEMBER, 2007.

Witness my hand and notarial seal on this the 13th day of SEPTEMBER, 2007



Signature [Handwritten Signature]

Print Name: RY SAMANT
Notary Public

My commission expires: DEC 19, 2009



ILLEGIBLE NOTARY SEAL DECLARATION

I CERTIFY UNDER PENALTY OF PERJURY THAT THE NOTARY SEAL ON THE DOCUMENT TO WHICH THIS STATEMENT IS ATTACHED READS AS FOLLOWS:

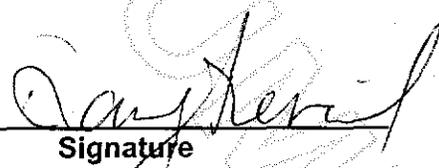
Name of Notary: R Y Samant

Commission Number: NA

Commission Expires: Dec. 19, 2009

Date & Place of Notary Execution: September 13, 2007

Date & Place of This Execution: 9/18/2007 Washington County, OR


Signature

WELLS FARGO BANK, N.A.

Revised 7-17-00



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