

This instrument was prepared by:
WASHINGTON MUTUAL BANK
444 OXFORD VALLEY ROAD
SUITE 300
LANGHORNE, PA 19047
ATTN: GROUP 9, INC.



200710160030
Skagit County Auditor

10/16/2007 Page 1 of 6 10:35AM



MODIFICATION OF THE WaMu Equity Plus™

Grantor/Mortgagor:

Account Number: 0699656435

JOEY D. BAKER JOINED BY SPOUSE BLAKE GROSS

This Modification of the WaMu Equity Plus(TM) Security Instrument ("Modification") is made and entered into on September 14, 2007 by and between WASHINGTON MUTUAL BANK ("we," "us," "our," or "Bank") and the other person(s) signing below ("collectively, the Grantor/Mortgagor").

Bank and Grantor/Mortgagor are parties to a WaMu Equity Plus Agreement and Disclosure (including any riders and previous amendments, the "Agreement"), which is being amended by a separate document with the same date as this Modification. The Agreement establishes an account for the borrower(s) identified therein (collectively, the "Borrower") with the Account Number identified above (the "Account") from which Borrower may obtain credit advances on a revolving basis from Bank. The Agreement is secured by a mortgage, deed of trust, trust indenture, deed to secure debt, security deed, or other security instrument (including any riders and previous amendments, the "Security Instrument") executed by Grantor/Mortgagor and recorded on 06/03/2005 as Instrument No. 200506030071, in Book or Liber _____, Page(s) _____, in the Official Records of SKAGIT County, Washington. The Security Instrument secures the performance of Borrower's obligations under the Agreement and Grantor/Mortgagor's obligations under the Security Instrument, and encumbers the property described in the Security Instrument and located at the Property Address stated below (the "Property"), as more particularly described in Exhibit "A" attached to and incorporated into this Modification. Tract 2, SP # 7778, BK 3, Pg. 27. AF # 809351 P10 Sec 27,

wp 35N, Pgc- 48, W.Y.

Tax Parcel Number: P37809

Bank and Grantor/Mortgagor agree as follows:

1. **Effect of this Modification.** This Modification modifies, amends and supplements the

Security Instrument. To the extent of any inconsistency between the provisions of this Modification and the provisions of the Security Instrument, the provisions of this Modification shall prevail over and supersede the inconsistent provisions of the Security Instrument. Except as modified, amended or supplemented by this Modification, the Security Instrument shall remain in full force and effect. This Modification will be legally binding and effective upon the parties only when it is signed by Bank and each Grantor/Mortgagor.

2. **Modified Terms and Conditions.** The Security Instrument is modified, amended and supplemented by this Modification, as follows:

Credit Limit Increase: The Credit Limit stated in the Agreement and the Security Instrument is hereby increased by \$45,928.00, from the current amount of \$26,000.00 to the increased amount of \$71,928.00. All other terms and conditions relating to the Credit Limit including, without limitation, our ability to reduce the Credit Limit during any period when certain events have occurred and your obligation not to request or obtain a credit advance that will cause your Account balance to exceed your Credit Limit, remain in full force and effect (except for any changes resulting from the amendment of the Agreement referenced above).

3. **Other Changes to the Agreement.** The terms and conditions of the Agreement have been amended in certain respects, and reference is made to the amended Agreement for information relating to the same.

4. **Definition of Terms.** Except as otherwise provided in this Modification, the terms used in this Modification shall have the same meanings as the same or substantially equivalent terms used in the Security Instrument, whether or not the terms used in this Modification or the Security Instrument, are capitalized.

Property Address:

21652 LAFAYETTE RD SEDRO WOOLLEY, WA 98284-8789



By signing below, Bank and Grantor/Mortgagor accept and agree to the terms and conditions of this Modification effective as of the date first set forth above.

BANK:

WASHINGTON MUTUAL BANK

By: [Signature]
(Bank Officer Signature)

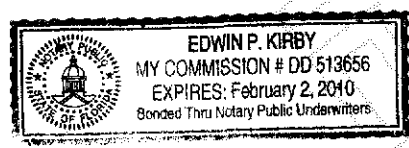
JAN ASHWORTH
(Printed Bank Officer Name)

Its: [Signature]
(Bank Officer Title)

STATE OF FLORIDA)
~~WASHINGTON~~)
COUNTY OF BREVARD) SS

The foregoing instrument was acknowledged before me this 14th day of SEPT., 2007, by JAN ASHWORTH as OFFICER of WASHINGTON MUTUAL BANK

WITNESS my hand and official seal
My commission expires: _____
[Signature]
Notary Public



GRANTOR/MORTGAGOR:

Joey D. Baker
JOEY D BAKER

THE UNDERSIGNED JOINS IN THE EXECUTION AND DELIVERY OF THIS SECURITY INSTRUMENT TO SUBORDINATE ANY INTEREST HE OR SHE MAY HAVE OR MAY ACQUIRE IN THE SUBJECT PROPERTY, INCLUDING WITHOUT LIMITATION, ANY HOMESTEAD OR MARITAL RIGHTS, AND TO ACKNOWLEDGE ALL THE TERMS AND COVENANTS CONTAINED IN THIS SECURITY INSTRUMENT AND ANY RIDERS HERETO.

[Signature]
BLAKE GROSS



STATE OF WASHINGTON)
) SS
COUNTY OF Skagit)

On this day personally appeared before me :

JOEY D BAKER _____ and
BLAKE GROSS _____ and

_____ and
_____ and

to me known to be the individuals described in and who executed the within and foregoing instrument and acknowledge that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

WITNESS my hand and official seal this 16th day of September, 2007.

Linda K. Hoffer

Notary Public in and for the State of Washington
Residing at: Bellingham
My Commission expires: 3/01/2010

Notary Public
State of Washington
LINDA K HOFFER
My Appointment Expires Mar 1, 2010



EXHIBIT "A"
ATTACHMENT TO MODIFICATION AGREEMENT

LYING AND BEING LOCATED IN THE UNINCORPORATED AREA, COUNTY OF SKAGIT, STATE OF WASHINGTON; ALL THAT CERTAIN PARCEL OR TRACT OF LAND KNOWN AS: TRACT 2 OF SKAGIT COUNTY SHORT PLAT NO. 77-78, APPROVED OCTOBER 10, 1978, RECORDED OCTOBER 13, 1978, IN BOOK 3 OF SHORT PLATS, PAGE 27, UNDER AUDITOR'S FILE NO. 889351, BEING A PORTION OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4, SECTION 27, TOWNSHIP 35 NORTH, RANGE 4 EAST, W.M.

