

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



200712030131  
Skagit County Auditor

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Record & Return to:  
Group9 Abstract, Inc.  
W140 N8917 Lilly Road  
Menomonee Falls, WI 53051



## MODIFICATION OF THE WaMu Equity Plus™ SECURITY INSTRUMENT

Grantor/Mortgagor:

Account Number: 0661030957

ANDREW V. VEALS AND MARIANNE R. SEBASTIAN-VEALS

This Modification of the WaMu Equity Plus(TM) Security Instrument ("Modification") is made and entered into on November 20, 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 09/13/2004 as Instrument No. 200609130081, 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.

*The South 10 Feet of Lot 2, all of Lot 3, and the north 20 Feet of Lot 4, Block 14.*

Tax Parcel Number: P54644

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 \$12,300.00, from the current amount of \$23,205.00 to the increased amount of \$35,505.00. 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:

224 N 7TH ST MOUNT VERNON, WA 98273-3319



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: Alyse Loomis  
(Bank Officer Signature)

Alyse Loomis  
(Printed Bank Officer Name)

Its: Officer  
(Bank Officer Title)

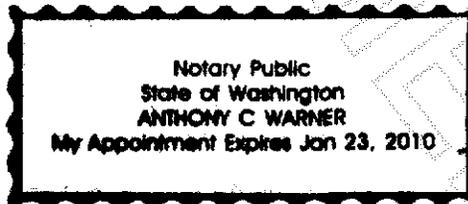
STATE OF WASHINGTON )  
 ) SS  
COUNTY OF SKAGIT )

The foregoing instrument was acknowledged before me this 20 day of November, 2007, by Alyse Loomis as OFFICER  
(Bank Officer Name) (Bank Officer Title)  
of WASHINGTON MUTUAL BANK

WITNESS my hand and official seal

My commission expires: Jan, 23, 2010

[Signature]  
Notary Public



GRANTOR/MORTGAGOR:

  
MARIANNE R SEBASTIAN-VEALS

  
ANDREW V VEALS



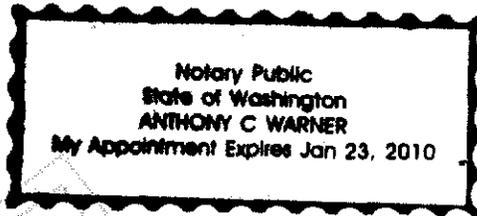
STATE OF WASHINGTON )  
 ) SS  
COUNTY OF SKAGIT )

On this day personally appeared before me :  
MARIANNE R SEBASTIAN-VEALS and  
ANDREW V VEALS 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 20 day of November, 2007.

  
Notary Public in and for the State of Washington  
Residing at: Mount Vernon  
My Commission expires: Jan 23, 2007



**Exhibit "A"**

**Loan#: 0661030957**

LYING AND BEING LOCATED IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON; ALL THAT CERTAIN PARCEL OR TRACT OF LAND KNOWN AS:

THE SOUTH 10 FEET OF LOT 2, ALL OF LOT 3, AND THE NORTH 20 FEET OF LOT 4, BLOCK 14, "VERNON HEIGHTS SECOND ADDITION TO MT VERNON, SKAGIT CO., WASH.", AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 62, RECORDS OF SKAGIT COUNTY, WASHINGTON.



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Skagit County Auditor