



200712190067
Skagit County Auditor

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WHEN RECORDED RETURN TO:
SCHOOL EMPLOYEES CREDIT UNION OF WASHINGTON
325 EASTLAKE AVENUE EAST
SEATTLE, WA 98109-0576

Title Order No: IC44304
Reference No: 325.0000083872.L07

MODIFICATION AGREEMENT

Grantor(s): Ella Marie Staats-Raymond, who also appears of record as
Ella-Marie Raymond, as her separate estate

Grantee: SCHOOL EMPLOYEES CREDIT UNION OF WASHINGTON, BENEFICIARY

Legal Description: Tract 4, PLAT OF SUNSET VIEW DIVISION NO. 1, ACCORDING
TO THE PLAT THEREOF RECORDED IN VOLUME 12 OF PLATS, PAGE 86, RECORDS
OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN SKAGIT COUNTY, WASHINGTON.

Assessor's Property Tax Parcel or Account No.: P81912
Grantor executed and delivered to School Employees Credit Union of Washington, as Beneficiary,
a Deed of Trust encumbering the real property described above.
This Deed of Trust was recorded on April 27, 2005 at Skagit County
Record #: 200504270122 in the records of the county in which the property is located.

MODIFICATION. Grantor and Lender hereby modify the Deed of Trust and the obligation
secured by the Deed of Trust ("Loan Agreement") as follows (complete as applicable):

- Principal Balance Increase.** The principal amount is increased to \$ 50,000.00
- Interest Rate.** The interest rate is changed to
- Payment Schedule.** The new payment schedule is:
- Extension.** The maturity date is changed to
- Other.**

CONTINUING VALIDITY. Except as previously modified above, the terms of the original Deed of Trust and Loan Agreement shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust and the Loan Agreement as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the Loan Agreement. Any borrower or endorser, including accommodation makers, shall not be released by virtue of this Modification.

Dated: December 12th, 2007

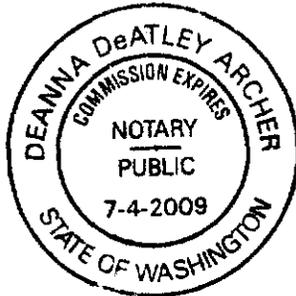
EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS AMENDMENT TO DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS.

GRANTORS:

Ella Marie Raymond

STATE OF WASHINGTON)
COUNTY OF SKAGIT)SS.

On the 17th day of December, 2007, before me, a Notary Public in and for said state, personally appeared Ella Marie Raymond, known to me to be the person who executed the Modification Agreement and acknowledged to me that _____ executed the same for the purposes therein stated.



Deanna DeAtley Archer

Notary Public for Washington
Residing at: Mount Vernon
My Commission Expires: 7-4-2009

SCHOOL EMPLOYEES CREDIT UNION OF WASHINGTON

By: EILEEN KITAYAMA
Title: Financial Management Representative



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