

This instrument was prepared by:  
WASHINGTON MUTUAL BANK

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



200801140057  
Skagit County Auditor

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## MODIFICATION OF THE WaMu Mortgage Plus™ SECURITY INSTRUMENT

Grantor/Mortgagor:

Account Number: 0657863726

DAVID CHRISTIAN CHANADY WHO ACQUIRED TITLE AS DAVID CHANADY AND GEN  
CHANADY JOINED BY SPOUSE ULRIKA CHANADY

This Modification of the WaMu Mortgage Plus(TM) Security Instrument ("Modification") is made and entered into on December 31, 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 Mortgage 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 12/19/2005 as Instrument No. 200512190156, 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.

*Lying & being located in the city of Mount Vernon,  
County of skagit, state of Washington.*

Tax Parcel Number: P78373

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 \$45,000.00, from the current amount of \$168,300.00 to the increased amount of \$213,300.00. 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:

1923 E VIEWMONT DR MOUNT VERNON, WA 98273-2606



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:

[Handwritten Signature]  
(Bank Officer Signature)

Tammy Weilmuenster  
(Printed Bank Officer Name)

Its:

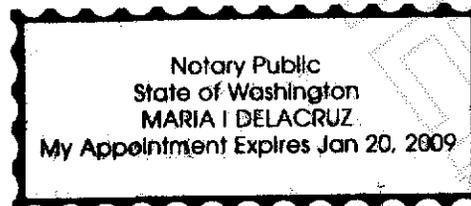
Officer  
(Bank Officer Title)

STATE OF WASHINGTON )  
 ) SS  
COUNTY OF Snohomish )

The foregoing instrument was acknowledged before me this 1 day of Dec, 07, by Tammy Weilmuenster as Officer of WASHINGTON MUTUAL BANK.  
(Bank Officer Name) (Bank Officer Title)

WITNESS my hand and official seal

My commission expires: Jun 20, 2009  
Maria I Delacruz  
Notary Public



GRANTOR/MORTGAGOR:

David Christian Chanady  
DAVID CHRISTIAN CHANADY

Gen Chanady  
GEN CHANADY

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.

Ulrika Chanady  
ULRIKA CHANADY



STATE OF WASHINGTON )  
 ) SS  
COUNTY OF Snohomish )

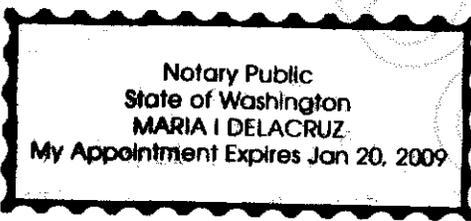
On this day personally appeared before me :

GEN CHANADY 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 1 day of December, 2007.

Maria I Delacruz  
Notary Public in and for the State of Washington  
Residing at: Mapleville  
My Commission expires: Jan 20, 2009

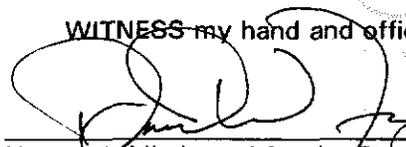


STATE OF WASHINGTON )  
 ) SS  
COUNTY OF Santa Clara )

On this day personally appeared before me :  
DAVID CHRISTIAN CHANADY \_\_\_\_\_ 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 6 day of December, 2007.



Notary Public in and for the State of Washington California  
Residing at: 2608 Pittman Ct. Saratoga, CA 95070  
My Commission expires: May 25, 2011



DOCUMENT



STATE OF WASHINGTON <sup>M.K.</sup> NEW YORK )  
 ) SS  
COUNTY OF ERIE )

On this day personally appeared before me :

ULRIKA CHANADY  
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\_\_\_\_\_

and  
and  
and  
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 27<sup>th</sup> day of DECEMBER, 2007.

Michael Kuzma  
Notary Public in and for the State of Washington  
Residing at: BUFFALO, NEW YORK  
My Commission expires: 08/16/09

**MICHAEL KUZMA**  
NOTARY PUBLIC, STATE OF NEW YORK  
QUALIFIED IN ERIE COUNTY  
My Commission Expires Aug 16, 2009

DOCUMENT



**EXHIBIT "A"**  
**ATTACHMENT TO MODIFICATION AGREEMENT**

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: LOT 3, "BEL-AIR MANOR SEVENTH ADDITION", AS PER PLAT RECORDED IN VOLUME 10 OF PLATS, PAGE 64, RECORDS OF SKAGIT COUNTY, WASHINGTON.

