



200802110084

Skagit County Auditor

2/11/2008 Page 1 of 6 10:07AM

Return Address:
US Recordings
2925 Country Drive
St. Paul, MN 55117

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

Document Title(s) (or transactions contained therein): (all areas applicable to your document must be filled in) **MORTGAGE MODIFICATION AGREEMENT**

43671076

Reference Number(s) of related Documents:
200507250163

Additional reference #'s on page _____ of document

Grantor(s) (Last name, first name, initials)

MICHAEL M MCLEOD

DEBBIE E MC LEOD

Additional names on page _____ of document.

Grantee(s) (Last name first, then first name and initials)

CITIBANK, NA

Additional names on page _____ of document.

Trustee

Legal description (abbreviated: i.e. lot, block, plat or section, township, range)
LOT 26, "COUNTRY CLUB MEADOWS DIVISION NO. 3", VOL 15 OF PLATS, PG 60, SKAGIT COUNTY

Additional legal is on page 5 of document

Assessor's Property Tax Parcel/Account Number
assigned P102710

☐ Assessor Tax # not yet

The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

RETURN TO:

Recordings Requested by &
When Recorded Return To:
US Recordings, Inc.
2925 Country Drive Ste 201
St. Paul, MN 55117



LandAmerica Lender Services/OneStop
600 Clubhouse Drive #200
Moon Township, PA 15108
(866)526-3261

Prepared by:
Citibank / Umesha Sharma
11800 Spectrum Center Dr.
Reston, Va 22090

MORTGAGE MODIFICATION AGREEMENT

Citibank Loan #107122606055000

[PROPERTY DESCRIPTION - SEE ATTACHED RIDER A]

THIS AGREEMENT is made and entered into this 01/10/2008, by and between Citibank, N.A., whose place of business is 3900 Paradise Road, Suite 127, Las Vegas, NV 89109 (the "Lender"), and **MICHAEL M MCLEOD AND DEBBIE E MCLEOD, HUSBAND AND WIFE**, (collectively referred to herein as "Borrower"). The "Property" means the real estate located at **16753 GAILEE DR, BURLINGTON, WA 98233-0000**.

WHEREAS, Borrower obtained a home equity line of credit from Lender, on 07/25/05, which line of credit is evidenced by a Home Equity Line of Credit Agreement and Disclosure (referred to herein as the "Note") and secured by a Security Instrument ("Security Instrument") in the form of a mortgage or deed of trust recorded as 200507250163 of the Official Records of **SKAGIT** county (or if secured by a co-op, a security interest in the stock ownership of the co-op). The original Security Instrument was in the principal amount of \$59,500.00; and **NEW SECURED LOAN AMOUNT OF \$87,900.00**

WHEREAS, all terms used herein and not otherwise defined shall have the meaning set forth in the Note; and

WHEREAS, Borrower has requested that the Credit Limit set forth in the Note be increased, and Lender is willing to allow the Credit Limit to be so increased.

NOW, THEREFORE, in consideration of the mutual promises contained herein, Lender and Borrower agree as follows:

1. **CREDIT LIMIT INCREASE.** Borrower and Lender hereby agree to increase the Credit Limit set forth in the Note to \$147,400.00 and to modify the Security Instrument so that the principal amount secured by the Security Instrument is \$147,400.00.



200802110084
Skagit County Auditor



2. **NO OTHER MODIFICATION.** Except as otherwise set forth herein, all other terms and conditions of the Note and Security Instrument shall remain unchanged and in full force and effect.
3. **SECURITY INSTRUMENT.** Lender and Borrower agree that the Security Instrument described above will continue to secure all obligations to Lender under the Note as modified by this Agreement. Nothing in this Agreement will affect or impair Lender's security interest in, or lien priority on, the property described in the Security Instrument, and/or be construed to be a novation, satisfaction or a partial or total release of the Note or Security Instrument.
4. **COMPLETE TRANSACTION.** Except as expressly modified by this Agreement, all terms of the Note and Security Instrument remain in full force and effect. By signing below, Lender and Borrower acknowledge there are no additional terms or agreements between them, oral or written.
5. **NON-WAIVER.** This Agreement does not constitute a limitation or waiver of Lender's rights to prohibit, or restrict, any future modifications requested by Borrower or to enforce any rights or remedies contained in the Note or Security Instrument.
6. **OTHER TERMS.** If any terms of this Agreement are deemed invalid or unenforceable, or otherwise affect a lien priority of the Security Instrument, this Agreement shall immediately terminate and the original terms of the Note and Security Instrument shall apply.



200802110084

Skagit County Auditor



LENDER AND BORROWER AGREE AND ACCEPT THE TERMS OF THIS AGREEMENT AS OF THE DATE FIRST ABOVE WRITTEN.

Debbie E. McLeod

01/10/2008

Borrower: **DEBBIE E MCLEOD**

Michael M. McLeod

01/10/2008

Borrower: **MICHAEL M MCLEOD**

Borrower: _____

Borrower: _____

Property Owner Who Is Not a Borrower:

By signing below, you agree to the terms of this Agreement as it modifies the terms of any mortgage liens held by Citibank against the Property. You are not a "Borrower" and are not personally liable for the indebtedness owed under the Agreement. You agree, however, that Citibank has a claim against the Property for the amounts owed under the terms of this Agreement.

STATE OF WASHINGTON)SS:
County of SKAGIT)

On this day personally appeared before me DEBBIE E MCLEOD and MICHAEL M MCLEOD, 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 10th day of JANUARY, in the year 2008:

Irene B Reynolds
Notary Public in and for the State of Washington residing at Bellingham
(date commission expires): 04-07-08

Notary Public
State of Washington
IRENE B REYNOLDS
My Appointment Expires Apr 7, 2008

IF TRUSTOR IS A TRUST: _____
not personally but solely as trustee as aforesaid

By: _____
Title

NBS-H-MOD-000-WA
MCLEOD

3 of 5

Printed 08/27/2006



200802110084
Skagit County Auditor

2/11/2008 Page

4 of

6 10:07AM



Citibank, N.A.

By: _____

Monica Bitzer

Name: MONICA BITZER

Title: UNIT MANAGER

STATE OF MISSOURI }

COUNTY OF ST. LOUIS }

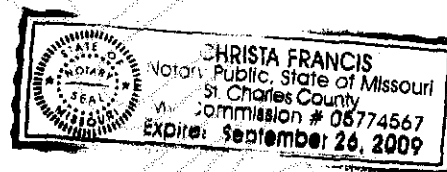
SS:

On this 22nd day of JANUARY, in the year 2008, before me personally came Monica Bitzer to me known, who, being by me duly sworn, did depose and say that he/she/thy is/are Officer(S) of Citibank herein described and which executed the foregoing instrument and that he/she/they signed his/her/their names(s) there to by authority of the board of directors of said corporation.

Notary Public _____

My Commission Expires: _____

9/26/09





**MORTGAGE MODIFICATION AGREEMENT
RIDER A - PROPERTY DESCRIPTION**

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON, TO WIT:

LOT 26, "COUNTRY CLUB MEADOWS DIVISION NO. 3". ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 15 OF PLATS, PAGE 60, RECORDS OF SKAGIT COUNTY, WASHINGTON.

BEING THE SAME PREMISES CONVEYED IN A DEED DATED 03/15/1996, RECORDED 03/26/1996, IN BOOK 1532, PAGE 24, AS INSTRUMENT NO. 9603260053.

PARCEL ID: P102710



U43671076-010P06

MORTGAGE MODIFIC

PROPERTY KNOWN AS: 16753 GAILEE DR

US Recordings



200802110084

Skagit County Auditor