



200802110138

Skagit County Auditor

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AFTER RECORDING MAIL TO:
Washington Mutual CLS
3990 S Babcock St MB0118FL
Melbourne, FL 32901
Attn: Modifications

Loan Number: 0766710693

GUARDIAN NORTHWEST TITLE CO.

A93809E2

LOAN MODIFICATION AGREEMENT

THIS AGREEMENT is made on February 05, 2008, between Anton F Briefer and Polly A Dubbel (individually and collectively, if more than one, "Borrower") and WASHINGTON MUTUAL BANK, FA (The "Bank")

Borrower has obtained a loan from the Bank (the "Loan") in the original credit limit amount of One Hundred Twenty Nine Thousand Two Hundred Eighty Dollars and 00/100 (\$126,280.00). The Loan is evidenced by a Line of Credit Agreement and Disclosure (the "Agreement") from Borrower dated March 16, 2007 and secured by a Deed of Trust (the "Deed of Trust") from Borrower as grantor, dated March 16, 2007 and recorded on March 27, 2007, Document No. 200703270089 in Official Records of Skagit County, WA. The Loan covers the property described in the Deed of Trust and located at the address shown below (the "Property").

4012 L AVE
ANACORTES WA 98221

Borrower and the Bank now wish to make certain modifications to the loan terms, and in consideration of the mutual benefits accruing to each, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. Modification to Agreement. The Agreement is hereby modified as follows:

1.1 Credit Limit. The maximum credit limit shall be lowered to \$25,000.00 from \$129,280.00.

2. Miscellaneous. Except as herein modified, all the terms, covenants and conditions of the Agreement and Deed of Trust remain in full force and effect without modification or change. Each of the undersigned borrowers hereby ratifies and reaffirms such Borrower's personal liability for the payment of obligations contained in the Agreement and Deed of Trust. Nothing herein shall affect the validity or lien priority of the Deed of Trust on the property as security for the payment of all amounts owing on the Agreement as herein modified.

Dated as of the day and year first above written.

Borrower(s):

Anton F Briefer

Polly A Dubbel

Signed in counterpart See pg. 3

ACKNOWLEDGMENT OF GRANTOR

State of _____)
County of _____)

ON this _____ day of _____, 2008, personally appeared before me _____ to me known to be the individual(s) described in and who executed the within and foregoing Instrument, and acknowledged that he/she signed the same as **Anton F Briefer and Polly A Dubbel** free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this _____ day of _____, 2008.

Notary Public in and for the State of _____, residing at _____.

My appointment expires _____.

Bank: WASHINGTON MUTUAL BANK, FA

By: _____

Patrick McIsaac
Corporate Officer

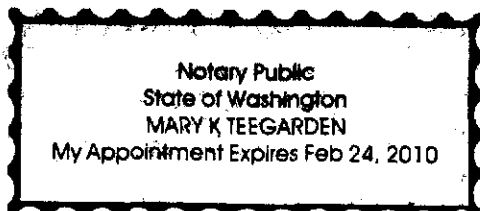
ACKNOWLEDGMENT OF LENDER

State of Washington)
County of Snohomish)

ON this 6th day of February, 2008, before me Mary K. Teegarden, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared **Patrick McIsaac** to me known to be the **Corporate Officer** of Washington Mutual Bank, FA the corporation that executed the foregoing instrument, and acknowledged the said instrument to the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that said individual is authorized to execute the said instrument. WITNESS my hand and official seal hereto affixed the day and year first above written.

Mary K Teegarden

Notary Public in and for the State of Washington, County of Snohomish, Residing at Snohomish WA.
My appointment expires Feb 24, 2010. Comm # 116033



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Dated as of the day and year first above written.

Borrower(s):

Anton F Briefer
Anton F Briefer

Polly A Dubbel
Polly A Dubbel



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ACKNOWLEDGMENT OF GRANTOR

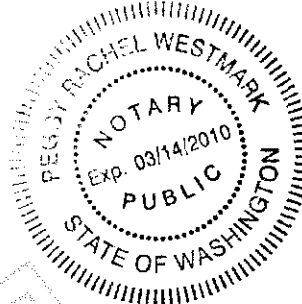
State of Washington
County of Skagit

ON this 11 day of February, 2008, personally appeared before me Anton F Briefer and Polly A. Dubbel to me known to be the individual(s) described in and who executed the within and foregoing Instrument, and acknowledged that he/she signed the same as **Anton F Briefer and Polly A Dubbel** free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 11 day of February, 2008.

Peggy Rachel Westmark
Notary Public in and for the State of Washington, residing at Seacro Wootley
My appointment expires 3-14-10

Bank: WASHINGTON MUTUAL BANK, FA

By: Signed in counterpart
Patrick McIsaac
Corporate Officer



ACKNOWLEDGMENT OF LENDER

State of _____
County of _____

ON this _____ day of _____, 2008, before me _____, the undersigned, a Notary Public in and for the State of _____, duly commissioned and sworn, personally appeared **Patrick McIsaac** to me known to be the **Corporate Officer** of Washington Mutual Bank, FA the corporation that executed the foregoing instrument, and acknowledged the said instrument to the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that said individual is authorized to execute the said instrument. WITNESS my hand and official seal hereto affixed the day and year first above written.

Notary Public in and for the State of _____, County of _____, Residing at _____
My appointment expires _____



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