



200802140039

Skagit County Auditor

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

ATTN: GROUP 9, INC.



MODIFICATION OF THE WaMu Equity PlusTM SECURITY INSTRUMENT

Grantor/Mortgagor:

Account Number: 0687436345

VINCE HUGHES AND CHERYL HUGHES

This Modification of the WaMu Equity Plus(TM) Security Instrument ("Modification") is made and entered into on January 31, 2008 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 11/23/2004 as Instrument No. 200411230098, 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.

Lot 43, Madeline Creek P.U.D. Phase 1, Volume 16, Pgs 121-130

Tax Parcel Number: 4681-000-043-0000

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 \$110,000.00, from the current amount of \$100,000.00 to the increased amount of \$210,000.00. 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:

1605 LINDSAY LOOP MOUNT VERNON, WA 98274-6127



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 J Loomis
(Bank Officer Signature)

Alyse J Loomis
(Printed Bank Officer Name)

Its:

Officer
(Bank Officer Title)

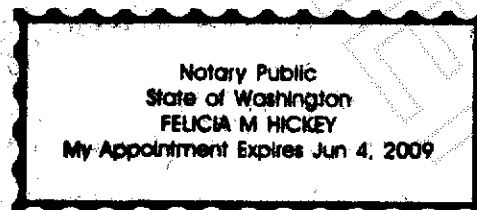
STATE OF WASHINGTON)

COUNTY OF Skagit) SS

The foregoing instrument was acknowledged before me this 31 day of January, 2008 by
Alyse J Loomis as Officer
(Bank Officer Name) (Bank Officer Title)
of WASHINGTON MUTUAL BANK

WITNESS my hand and official seal

My commission expires: June 4, 2009
Felicia M. Hickey
Notary Public



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GRANTOR/MORTGAGOR:

Cheryl Hughes
CHERYL HUGHES

Vince Hughes
VINCE HUGHES

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STATE OF WASHINGTON)
COUNTY OF SKAGIT) SS

On this day personally appeared before me :

CHERYL HUGHES

VINCE HUGHES

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 31st day of January, 2008.

Felicia M. Hickey

Notary Public in and for the State of Washington

Residing at: Arlington

My Commission expires: June 4, 2009

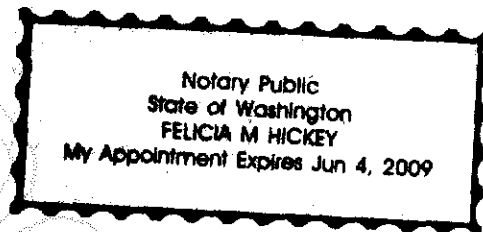


EXHIBIT "A"
ATTACHMENT TO MODIFICATION AGREEMENT

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 43, MADDOX CREEK P.U.D. PHASE 1, ACCORDING
TO THE PLAT THEREOF RECORDED IN VOLUME 16 OF PLATS, PAGES 121 TO
130, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Parcel # 4681-000-043-0000

