



200804230098

Skagit County Auditor

4/23/2008 Page

1 of

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AFTER RECORDING MAIL TO:
Washington Mutual CLS
2210 Enterprise Drive FSC 0155
Florence, S.C. 29501

Attn: Modifications

Loan Number: 0694696618

LAND TITLE OF SKAGIT COUNTY

129147-PC

LOAN MODIFICATION AGREEMENT

THIS AGREEMENT is made on April 11, 2008, between **Timothy J Lord and Marilyn K Lord*** (~~individually and collectively, if more than one, "Borrower"~~) and WASHINGTON MUTUAL BANK, FA (The "Bank")

*** Trustees of the Tim and Marilyn Lord Living Trust, dated August 5, 1999.**

Borrower has obtained a loan from the Bank (the "Loan") in the original credit limit amount of **One Hundred Nine Thousand Dollars and 00/100 (\$109,000.00)**. The Loan is evidenced by a Line of Credit Agreement and Disclosure (the "Agreement") from Borrower dated **June 06, 2005** and secured by a Deed of Trust (the "Deed of Trust") from Borrower as grantor, dated **June 06, 2005** and recorded on **June 10, 2005 Document No. 2005-06100147** 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").

7693 MERGANSER LANE
BOW, WA 98232

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:

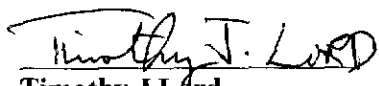
1. Modification to Agreement. The Agreement is hereby modified as follows:

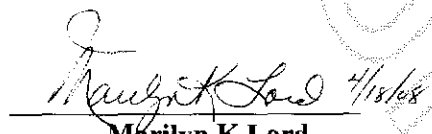
1.1 Credit Limit. The maximum credit limit shall be lowered to **\$50,000.00 from \$109,000.00.**

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):


Timothy J Lord
Individually & as Trustee


Marilyn K Lord
Individually & as Trustee

ACKNOWLEDGMENT OF GRANTOR

State of Washington
County of Skagit

ON this 18th day of April, 2008, personally appeared before me Cathy E. Langlow 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 **Timothy J Lord and Marilyn K Lord** free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 18th day of April, 2008.

Cathy E. Langlow
Notary Public in and for the State of Washington, residing at
Sedro Woolley
My appointment expires 8-06-2011.

Bank: WASHINGTON MUTUAL BANK, FA

By: Marty Schroder UP
Marty Schroder
Officer

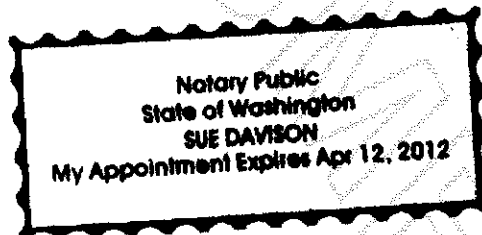


ACKNOWLEDGMENT OF LENDER

State of WA
County of Whatcom

ON this 11th day of April, 2008, before me Marty Schroder, the undersigned, a Notary Public in and for the State of WA, duly commissioned and sworn, personally appeared **Marty Schroder** 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.

[Signature]
Notary Public in and for the State of WA, County of Whatcom
Residing at Bellingham
My appointment expires 4-12-12.

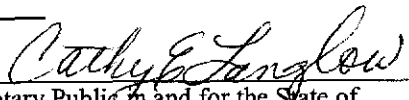


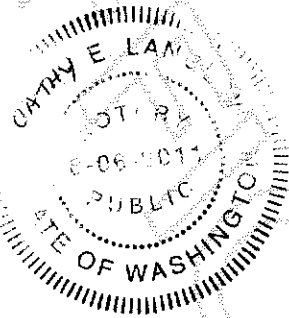
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STATE OF Washington }
County of Skagit , SS:

I certify that I know or have satisfactory evidence that Timothy J. Lord and
Marilyn K. Lord signed this instrument, on oath stated that They are
authorized to execute the instrument and acknowledged it as the Trustees
of The Tim and Marilyn Lord Living Trust dated 8/05/99 to be the free and voluntary act of such
party for the uses and purposes mentioned in this instrument.

Dated: April 18, 2008


Notary Public in and for the State of Washington
Residing at Sedro Woolley
My appointment expires: 8-06-2011



200804230098
Skagit County Auditor

4/23/2008 Page

3 of

3 3:29PM