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MODIFICATION TO DEED OF TRUST/MORTGAGE This agreement, made and entered into this 8th day of December, 2006, between GreenPoint Mortgage Funding, Inc., as First Party, and Jonathan H Richards as Second Party. WITNESSETH THAT: WHEREAS, First Party is the original owner and holder of a promissory note secured by a Deed of Trust Mortgage recorded on the 30th day of August, 2006, in Series Number 200608300124, Book, Page, Official Records of the County of Skagit State of Washington. COMMONLY KNOWN AS: 5601 Sugarloaf Street, Anacortes, WA 98221 WHEREAS, the Deed of Trust described above was recorded 8-30-2006, the parties hereto desire to modify: The date cited as the end of the Interest-Only Period in the Adjustable Rate Rider at A 4 c. The date will hereby be changed from 10-1-2016 to 9-1-2016. In all other respects Deed of Trust shall remain unaffected, unchanged and unimpaired by reason of the execution of this agreement. That the Second Party agrees to pay said promissory note according to the terms thereof and agrees to perform all of the acts to be performed by the trustor under the terms of said Deed of Trust. IN WITNESS WHEREOF, the parties hereto have executed this agreement this GreenPoint Mortgage Funding, Inc. GreenPoint Mortgage Funding, Inc.	
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	Interior Total
George Knight, Vice President Jonathan H Nichards	George Knight, Vice President Jonatian H Richards

State of California County of Sonoma

WITNESS my hand and official seal.

On 12-8-06, before me, Bessie Starkey, Notary Public, personally appeared George Knight personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the entity upon behalf of which the person acted, executed the WITNESS my hand and official seal. BESSIE STARKE COMM. #1651880 OTARY PUBLIC - CALIFORNIA SONOMA COUNTY My Comm. Expires Mar. 14, 2010 before me, Edwid Sprauer, Notary Public, personally personally known to me - (or - proved to me on the basis of appeared satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument. WITNESS my hand and official seal. State of County of



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LOT 43, "SKYLINE DIVISION NO.2", AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 59 AND 60, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Parcel ID Number: 3818-000-043-0005 (P59090)

which currently has the address of

|Street]

5601 Sugarloaf Street Anacortes

[City], Washington 98221

[Zip Code]

("Property Address"):

0090569278

200807160090 Skagit County Auditor

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