



200810220075

Skagit County Auditor

10/22/2008 Page

1 of

4 11:52AM

AFTER RECORDING MAIL TO:

Washington Mutual Bank

Mailstop JAXG1035

7757 Bayberry Rd.

Jacksonville, FL 32256

Attn: Lien Release – Subordination Team

Loan Number: 779155654

GUARDIAN NORTHWEST TITLE CO.

95612-3

P35388

FTN SW 35-35-3 TRA-4 5/p 37-82

LOAN MODIFICATION AGREEMENT

THIS Modification of Home Equity Line of Credit Agreement and Security Instrument ("Modification") is made on October 15, 2008, between Todd G. Nelson and Julie A. Myers (individually and collectively, if more than one, "Borrower" and "Trustor") and Washington Mutual Bank, FA (The "Bank").

Borrower has obtained a home equity line of credit from the Bank (the "Line of Credit") in the original credit limit amount of \$200,000.00. The Line of Credit is evidenced by a Line of Credit Agreement and Disclosure, (including any riders or previous amendments, the "Agreement") from Borrower dated October 11, 2007 and secured by a Deed of Trust (the "Deed of Trust"), dated October 11, 2007 and recorded on October 22, 2007, in Book n/a, Page n/a, Instrument/Document Number 200710220148 in Official Records of Skagit County, State of Washington.

The Deed of Trust secures performance of Borrower's obligations under the Agreement and encumbers the property described in the Deed of Trust and located at the address below (the "Property").

See Attached Exhibit A

Borrower, Trustor 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 decreased to \$200,000.00 from \$178,000.00.

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 and Trustors hereby ratifies and reaffirms his/her respective obligations under the Agreement and Deed of Trust, as herein modified, including but not limited to the obligation of Borrower to pay the indebtedness evidenced or secured hereby. 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.

By signing below, the Borrower(s) accepts and agrees to this Modification.

Borrower(s):

Todd G. Nelson
Todd G. Nelson

Julie A. Myers
Julie A. Myers

By signing below, each Trustor accepts and agrees to the terms of the Deed of Trust as amended and supplemented by this Modification.

Trustor(s):

ACKNOWLEDGMENT OF BORROWER(S)/TRUSTOR(S)

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

IT IS RECOMMENDED THAT PRIOR TO THE EXECUTION OF THIS LOAN MODIFICATION AGREEMENT, THE PARTIES CONSULT WITH THEIR ATTORNEYS WITH RESPECT THERETO.

(LOAN MODIFICATION AGREEMENT FORM "A")

STATE OF WASHINGTON) §

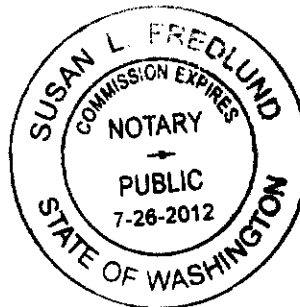
COUNTY OF Skagit) §

On October 20, 2008 before me, Susan L. Fredlund,
(Notary Name and Title)

personally appeared Todd G. Nelson, personally known to me (or proved to me on the basis of 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.

Signature Susan L. Fredlund



200810220075
Skagit County Auditor

STATE OF WASHINGTON) §

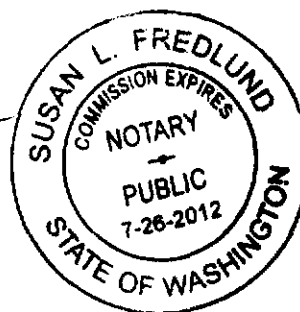
COUNTY OF Skagit) §

On October 20, 2008, before me, Susan L. Fredlund,
(Notary Name)

personally appeared Julie A. Myers, personally known to me to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument on the persons, or the entity upon behalf of which the persons acted, executed the instrument.

WITNESS my hand and official seal.

Signature Susan L. Fredlund



Washington Mutual Bank

By: K. Burton
Kathleen E. Burton
Vice President

ACKNOWLEDGMENT OF LENDER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

IT IS RECOMMENDED THAT PRIOR TO THE EXECUTION OF THIS LOAN MODIFICATION AGREEMENT, THE PARTIES CONSULT WITH THEIR ATTORNEYS WITH RESPECT THERETO.

(LOAN MODIFICATION AGREEMENT FORM "A")

State of Florida)
) §
County of Duval)

On this 15th day of October, 2008 before me, Kathryn E. Baird, the undersigned, a Notary Public in and for the State of Florida, duly commissioned and sworn, personally appeared Kathleen E. Burton to me known to be the Vice President of Washington Mutual Bank, FA, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be 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.



Kathryn E. Baird
Commission # DD382324
Expires December 28, 2008
Bonded Troy Fain - Insurance, Inc. 800-385-7019

Kathryn E. Baird
Notary Public in and for the State of Florida,
Residing at 8168-8170 Baymeadows Way West,
Jacksonville, FL 32256.

My appointment expires: 12/28/08



200810220075
Skagit County Auditor

10/22/2008 Page

3 of

4 11:52AM

Legal description

The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

Lot A-4 of Revised Short Plat No. 37-82 as approved September 22, 1988, and recorded September 30, 1988, in Volume 8 of Short Plats, page 71, under Auditor's File No. 8809300016, records of Skagit County, Washington; being a portion of the Southwest ¼ of Section 35, Township 35 North, Range 3 East, W.M..

TOGETHER WITH a non-exclusive easement over Sunrise Lane for road and utilities as shown on the face of Revised Short Plat No. 37-82; as approved September 22, 1988, and recorded September 30, 1988, in Volume 8 of Short Plats, page 71, under Auditor's File No. 8809300016, records of Skagit County, Washington; being a portion of the Southwest ¼ of Section 35, Township 35 North, Range 3 East, W.M..



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10/22/2008 Page

4 of

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