



201004090052
Skagit County Auditor

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WHEN RECORDED, MAIL TO:

Chase Home Finance LLC
Attn: Mayra Rodriguez
4915 Independence Parkway, Floor 2
Tampa, FL 33634

THIS SPACE FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST AND PARTIAL RECONVEYANCE

THIS MODIFIED AGREEMENT IS entered into this January , 2010, by Douglas S. Ramey, married and Joyce M. Ramey, married, Husband and Wife, hereinafter referred to as "Trustor," First American Title Insurance Company, as Trustee, and JPMorgan Chase Bank, N.A., hereinafter referred to as "Lender."

* 200711010017

WITNESSETH:

WHEREAS "Trustor" execute a Deed of Trust dated September 24, 2007, which recorded as Recording No. 2007 in Skagit County, State of Washington to secure indebtedness in the original amount of \$152,000.00 in favor of JPMorgan Chase Bank, N.A.

WHEREAS THE PARTIES HERETO DESIRE AND HEREBY AGREE TO MODIFY SAID DEED OF TRUST SO AS TO ACCURATELY REFLECT THE CORRECT LEGAL DESCRIPTION WHICH AT ALL TIMES WAS INTENDED TO HAVE BEEN SET FORTH THEREIN.

WHEREAS the Lender also desires to release any interest in the property described by the errant legal description described in the original recording of the above referenced Deed of Trust. The Trustee is hereby authorized by Lender to partially cancel evidence or indebtedness secured by said Deed of Trust and to partially reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, the following described property:

THE LAND REFERRED TO IN THIS POLICY IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, AND DESCRIBED AS FOLLOWS:

LOTS 4 THROUGH 8, BLOCK 8, ADDITION TO BAYVIEW, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 1 OF PLATS, PAGE 11, RECORDS OF SKAGIT COUNTY, WASHINGTON.

APN: 40680080080006 P71100

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WHEREAS, The Original Legal Description (above) contains an error and must be amended by substituting the correct legal description;

NOW THEREFORE, in consideration of the above premises and other valuable consideration, receipt of which is hereby acknowledged, the parties hereto do and hereby modify said Deed of Trust so that the description contained therein shall read as follows:

THE LAND REFERRED TO IN THIS POLICY IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, AND DESCRIBED AS FOLLOWS:

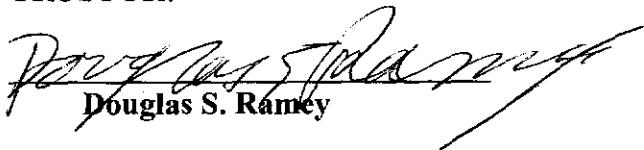
LOTS 1-3 AND LOTS 6-8, INCLUSIVE, BLOCK 8, ADDITION TO BAYVIEW, ACCORDING TO THE PLAT THEREOF RECORDED IF VOLUME 1 OF PLATS, PAGE 11, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Property Address: 11132 3rd St., Mount Vernon, WA

THIS AGREEMENT SHALL bind the heirs, successors and assigns of each of the parties hereto.

IN WITNESS WHEREOF, the undersigned have executed this instrument on the day and the year first set forth.

TRUSTOR:

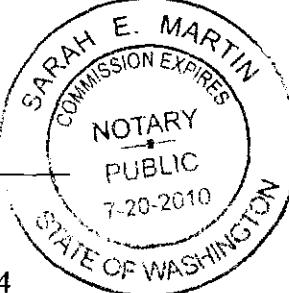

Douglas S. Ramey

**STATE OF WASHINGTON
COUNTY OF SKAGIT**

ON January 12, 2010 before me, Sarah Martin, personally appeared Douglas S. Ramey, married, Husband, personally known to me (or proved to me on the basis of satisfactory evidence) 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 the persons, or the entity upon behalf of which the persons acted, executed the instrument.

WITNESS my hand and official seal.

Signature Sarah E. Martin



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Joyce M Ramey
JM Ramey
Joyce M. Ramey

STATE OF WASHINGTON
COUNTY OF SKAGIT SPOKANE

ON 3/29/2010 before me, Daniela Erickson, personally appeared Joyce M. Ramey, married, Wife, personally known to me (or proved to me on the basis of satisfactory evidence) 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 the persons, or the entity upon behalf of which the persons acted, executed the instrument.

WITNESS my hand and official seal.

Signature Daniela Erickson

TRUSTEE: FIRST AMERICAN TITLE INSURANCE COMPANY

BY: Michelle Oliver
Print Name: Michelle Oliver

ITS: _____

STATE OF WASHINGTON Michigan
COUNTY OF Kent

ON 1/7/10 before me, Rose m Klein, Notary Public, personally appeared Michelle Oliver, as Trustee personally known to me (or proved to me on the basis of satisfactory evidence) 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 the persons, or the entity upon behalf of which the persons acted, executed the instrument.

WITNESS my hand and official seal.

Signature Rose m Klein
Rose m Klein
ROSE M. KLEIN
NOTARY PUBLIC, STATE OF MICHIGAN
COUNTY OF MUSKEGON
MY COMMISSION EXPIRES 11/04/2012
Acting in Kent

LENDER: JPMORGAN CHASE BANK, N.A., AS THE LENDER

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Joyce M. Ramey

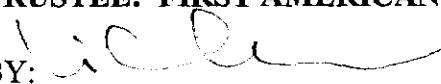
STATE OF WASHINGTON
COUNTY OF SKAGIT

ON _____ before me, _____, personally appeared Joyce M. Ramey, married, Wife, personally known to me (or proved to me on the basis of satisfactory evidence) 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 the persons, or the entity upon behalf of which the persons acted, executed the instrument.

WITNESS my hand and official seal,

Signature _____

TRUSTEE: FIRST AMERICAN TITLE INSURANCE COMPANY

BY: 

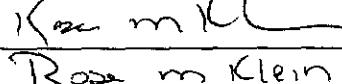
Print Name: Michelle Oliver

ITS: _____

STATE OF WASHINGTON Michigan
COUNTY OF Kent

ON 1/7/10, before me, Rose m Klein, Notary Public, personally appeared Michelle Oliver, as Trustee personally known to me (or proved to me on the basis of satisfactory evidence) 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 the persons, or the entity upon behalf of which the persons acted, executed the instrument.

WITNESS my hand and official seal.

Signature 

ROSE M. KLEIN
NOTARY PUBLIC, STATE OF MICHIGAN
COUNTY OF MUSKEGON
MY COMMISSION EXPIRES 11/04/2012

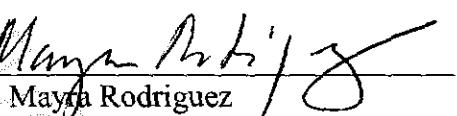
Acting in Kent

LENDER: JPMORGAN CHASE BANK, N.A., AS THE LENDER



LENDER: JPMORGAN CHASE BANK, N.A., AS THE LENDER

BY:


Mayra Rodriguez

ITS: Assistant Vice President

STATE OF FLORIDA
COUNTY OF HILLSBOROUGH

ON January 8th, 2010 before me, Charita Raganas-Notary Public, personally appeared Mayra Rodriguez-Assistant Vice President JPMorgan Chase Bank, N.A., as Lender, personally known to me (or proved to me on the basis of satisfactory evidence) 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 the persons, or the entity upon behalf of which the persons acted, executed the instrument.

WITNESS my hand and official seal.

Signature



Charita Raganas



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