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Recording Requested by & When Recorded Return to: US Bank, N.A. 1850 Osborn Avenue Oshkosh, WI 54902

GUARDIAN NORTHWEST TITLE CO. 99277-3

## MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

This Modification modifies a Home Equity Line Agreement and a Deed of Trust. Terms used in this Modification:

Home Equity Line Agreement Modification Date: 4/12/2010 Note Date: 06/09/2008

Maturity Date: 06/09/2033

Account Number ending in: \*\*\*\*9373 Original Credit Limit: \$2000.00 New Credit Limit; \$16296.00 Bank: US Bank N.A. 1850 Osborn Ave. Oshkosh, WI 54902

Borrowers: (as listed on mortgage) Epifanio Sedano and Kristy Marie Sedano, husband and wife

The Deed of Trust is described on Exhibit A to this Modification. The Grantors are also listed on Exhibit A.

#200807100067

The Borrowers and the Bank entered into the Home Equity Line Agreement. The Grantors have signed the Deed of Trust securing the Home Equity Line Agreement. The deed of trust Property and other information about the deed of trust are described on Exhibit A.

This is a mortgage amendment, as defined in M.S.287.01 subd.2, and as such does not secure a new or an increased amount of debt.

The Borrowers and the Bank agree that the Home Equity Line Agreement is modified to decrease the Original Credit Limit to the amount of the New Credit Limit as shown above. The Grantors and the Bank agree that the Deed of Trust is modified to secure the entire New Credit Limit on the Home Equity Line Agreement. The maximum principal indebtedness secured by the Deed of Trust as modified by this Modification is the New Credit Limit shown above. There is no additional indebtedness secured by this Modification.

Borrowers and Grantors:

Epifanio Sedano

X

WHY

Marie Sedano

Date

X

Date

X

Date

Note: Only those persons named as Grantors in Exhibit A have an interest in the Deed of Trust Property and are signing to modify the Deed of Trust. All other signers are signing merely to modify the Home Equity Line Agreement

County of 20 \( \begin{aligned} \begin{a known or identified to me to be the person(s) whose name(s) is(are) subscribed to the within instrument, and ecuted the same. acknowledged to me that Notary Public Notary printed name My commission expires U.S. Bank National Association, ND Signature: (MMC. Ann K Gurno, Operations Officer State of Wisconsin ) SS County of Winnebago )

This instrument was acknowledged before me on the 12 day of April, 2010, by Ann K Gurno, an Operations Officer of U.S. Bank National Association, ND, a national JENNIFER DREIKOSEN banking association, on behalf of the association.

Jennifer Dreikosen, Notary Public

My Commission Expires on 10/17/2010



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## MODIFICATION TO DEED OF TRUST (LINE AGREEMENT) - EXHIBIT A

Deed of Trust – a deed of trust signed, dated and recorded as shown.

Grantors: Epifanio Sedano and Kristy Marie Sedano, husband and wife

Trustee: US BANK TRUST COMPANY, NATIONAL ASSOCIATION,

Beneficiary: US BANK, NATIONAL ASSOCIATION ND

Deed of Trust Date: 06/09/2008

Deed of Trust Recording Date: 07/10/2008

Recording Office: SKAGIT

Deed of Trust Recording Information: DOC # 200807100067

Legal Description of Property:

SEE ATTACHED

Parcel ID: P125013

Property Address: 214 LILLY LANE

**MOUNT VERNON, WA 98274** 

## Certificate No.(Torrens Only):

This instrument drafted by: U.S. Bank National Association ND Attn: Ann K Gurno 920-426-7796 1850 Osborn Avenue Oshkosh, WI 54902 Mail Tax Statements to:

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## EXHIBIT A

LOT 5 AS DELINEATED ON MOUNT VERNON SHORT PLAT NO. LU-05-078, APPROVED SEPTEMBER 1, 2006 AND RECORDED SEPTEMBER 7, 2006, UNDER AUFITOR'S FILE NO. 200609070075, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING A PORTION OF LOT 2, TIMBERLINE DIVISION III, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 13 OF PLATS, PAGE 79, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV LEGAL

LOT 5 MOUNT VERNON SP LU-05-078 A'S 200609070075 PTN LOT 2 TIMBERLINE DIV III VOL 13 PG 79

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO EPIFANIO SEDANO AND KRISTY MARIE SEDANO, HUSBAND AND WIFE FROM CHRISTOPHER DEASY, A SINGLE MAN BY DEED DATED 01/14/08 AND RECORDED 01/17/08 IN INSTRUMENT NO. 200801170107, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY, WASHINGTON.

Permanent Parcel Number: P125013

EPIFANIO SEDANO AND KRISTY MARIE SEDANO, HUSBAND AND WIFE

214 LILLY LANE, MOUNT VERNON WA 98274

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