



201011290126

Skagit County Auditor

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Return Name and Address:

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Document Title(s)

1. Modification of Deed of Trust
- 2.
- 3.
- 4.

Grantor(s)

1. Ruth E Abbott
 - 2.
 - 3.
 - 4.
- Additional names on page ____ of document.

Grantee(s)

1. State Farm Bank FSB
 - 2.
 - 3.
 - 4.
- Additional names on page ____ of document.

Legal description (abbreviated: i.e. lot, block, plat OR section, township, range, qtr./qtr.)

Track 9 William C Moore's Addition to Mount Vernon
Vol 5 of plats pg 28 Skagit County

Additional legal is on page 5 of document

Reference Number(s) (Auditor File Numbers) of Documents assigned or released:

1. 200903030007
- Additional numbers on page ____ of document.

Assessor's Property Tax Parcel/Account Number

P53725

- Property Tax Parcel ID is not yet assigned
- Additional parcel numbers on page ____ of document

The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information.

Prepared by: Rachelle Byrd
~~RETURN ADDRESS:~~

State Farm Bank, F.S.B.
P O Box 5961
Madison, WI 57305-0961

MODIFICATION OF DEED OF TRUST

ms 84852
10NL 51069

Reference # (if applicable): _____

Additional on page _____

Grantor(s):

- 1. ABBOTT , RUTH E

Grantee(s)

- 1. State Farm Bank, F.S.B.

Legal Description: TRACT 9, WILLIAM C MOORE'S ADDITION TO MOUNT VERNON, AS PER PLAT RECORDED IN VOLUME 5 OF PLATS, PAGE 28, RECORD OF SKAGIT COUNTY.

Additional on page _____

Assessor's Tax Parcel ID#: P53725

THIS MODIFICATION OF DEED OF TRUST dated October 29, 2010, is made and executed between RUTH E ABBOTT F/K/A RUTH E KASBAUM; a Single Person ("Grantor") and State Farm Bank, F.S.B., whose address is Bank Loan Center, One State Farm Plaza, Bloomington, IL 61710 ("Lender").



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**MODIFICATION OF DEED OF TRUST
(Continued)**

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated February 11, 2009 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

RECORDED IN THE AMOUNT OF \$15500 ON 03/03/2009, AS INSTRUMENT NUMBER 2009030007 IN THE SKAGIT COUNTY RECORDS .

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in SKAGIT County, State of Washington:

See EXHIBIT A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 1516 S 6TH ST, MOUNT VERNON, WA 98273-4924. The Real Property tax identification number is P53725.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

PRINCIPAL INCREASE OF \$5000. THE LIEN OF THIS DEED OF TRUST SHALL NOT EXCEED AT ANY ONE TIME \$20500. THE MATURITY DATE OF THIS DEED OF TRUST SHALL BE 11-30-2035.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

ADDITIONAL EVENT OF DEFAULT/ACCELERATION. We can terminate your Credit Line Account and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if the property is not owner occupied as your primary residence.

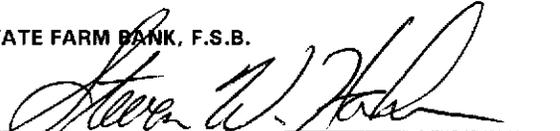
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED OCTOBER 29, 2010.

GRANTOR:

X 
RUTH E. ABBOTT

LENDER:

STATE FARM BANK, F.S.B.

X 
Authorized Officer

STEVEN W. HAHN
HOME EQUITY MANAGER


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MODIFICATION OF DEED OF TRUST
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
)
) SS
COUNTY OF Skagit)

Notary Public
State of Washington
Jackie M Clevenger
Commission Expires 3-01-14

On this day before me, the undersigned Notary Public, personally appeared RUTH E ABBOTT , a Single Person, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 28th day of October, 20 10

By Jackie M. Clevenger
Notary Public in and for the State of WA

Residing at Mt. Vernon, Wa
My commission expires 3-1-14

LENDER ACKNOWLEDGMENT

STATE OF Washington)
)
) SS
COUNTY OF Skagit)

Notary Public
State of Washington
Jackie M Clevenger
Commission Expires 3-01-14

On this October day of 28th, 20 10, before me, the undersigned Notary Public, personally appeared _____ and personally known to me or proved to me on the basis of satisfactory evidence to be the _____, authorized agent for **State Farm Bank, F.S.B.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **State Farm Bank, F.S.B.**, duly authorized by **State Farm Bank, F.S.B.** through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in fact executed this said instrument on behalf of **State Farm Bank, F.S.B.**.

By _____
Notary Public in and for the State of WA

Residing at Mt. Vernon, Wa
My commission expires 3-1-14

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Skagit County Auditor

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 8535025820

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF _____)
) SS
COUNTY OF _____)

On this day before me, the undersigned Notary Public, personally appeared RUTH E ABBOTT , a Single Person, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this _____ day of _____, 20____

By _____ Residing at _____

Notary Public in and for the State of _____ My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF Missouri)
) SS
COUNTY OF St. Louis)

On this 9 day of November, 2010, before me, the undersigned Notary Public, personally appeared Steven W Flahn and personally known to me or proved to me on the basis of satisfactory evidence to be the Home Loan Officer, authorized agent for **State Farm Bank, F.S.B.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **State Farm Bank, F.S.B.**, duly authorized by **State Farm Bank, F.S.B.** through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in fact executed this said instrument on behalf of **State Farm Bank, F.S.B.**

By Nicole Baldwin Residing at St. Louis Co

Notary Public in and for the State of mo My commission expires July 25, 2011

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NICOLE BALDWIN
Notary Public - Notary Seal
STATE OF MISSOURI
St. Louis County
My Commission Expires; July 25, 2011
Commission #07149988



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Skagit County Auditor

Exhibit A (1 of 1)
Legal Description

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

TRACT 9, WILLIAM C. MOORE'S ADDITION TO MOUNT VERNON, AS PER PLAT RECORDED IN VOLUME 5 OF PLATS, PAGE 28, RECORD OF SKAGIT COUNTY.

BEING THE SAME PROPERTY CONVEYED TO RUTH E. KASBAUM BY STATUTORY WARRANTY DEED FROM EDWARD BURHOE AND FLORENCE E. BURHOE, HUSBAND AND WIFE AS RECORDED 1/15/1985 IN BOOK 587 AT PAGE 384 AS DOCUMENT 8501150030.

TAX ID: P53725

COMMONLY KNOWN AS: 1516 S 6TH ST, MOUNT VERNON, WA 98273

N. Taxes for 2010: SEMI-ANNUAL

Tax Type: GENERAL

Assessed Value: \$131,900.00

Amount: 1ST HALF \$181.39,

2ND HALF \$181.38.

Tax ID #: P53725

Status: 1ST HALF PAID, 2ND HALF DUE.

Tax Due Dates: 1ST HALF due date 04/30/2010, 2ND HALF due date 10/31/2010

Subject to any special assessments, or unpaid utilities included, but not limited to sewer and water.

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File: 10RL84854



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