



201103080074

Skagit County Auditor

3/8/2011 Page

1 of

4 3:34PM

Prepared by Morgan Stall  
Record and return by mail to:  
Home Equity Service Center  
1 Mortgage Way, PO Box 5449  
Mount Laurel, NJ 08054  
Attn: Lori Butler-Mailstop DC  
Loan No: 0055450365

Lot 29 Crumback Heights At D  
05-00011-11 LAND TITLE OF SKAGIT COUNTY

138782-0A P113570  
AMENDMENT TO AGREEMENT AND DEED OF TRUST

THIS AMENDMENT is made by and between Charles Schwab Bank, whose street address is 1 Mortgage Way PO Box 5449, Mount Laurel, NJ 08054 ("Lender"), and Madonna R. Treadway, a married person, Bob W. Treadway, a married person, who resides at 2002 Kansas Ave., Anacortes, WA 98221("Borrower").

WHEREAS, on September 2, 2008 Lender established a home equity line of credit account (the "Account") in the name of Mortgagor with a maximum line of credit available under the Account in the amount of \$125,000.00; and

WHEREAS, in order for the Account to be established, Borrower/Mortgagor executed certain documents, including, but not limited to, an Agreement/Promissory Note (the "Agreement") and a Deed to Secure Debt and Assignment of Rents (the "Deed of Trust"); and

WHEREAS, the Deed of Trust was recorded on September 17, 2008, in Document No.: 200809170022 in the official records of Skagit County, State of Washington and encumbers the property described therein; and

WHEREAS, Mortgagor requests that Lender decrease the maximum line of credit available under the Account to \$86,900.00; and

WHEREAS, in order for Lender to decrease the maximum line of credit available under the Account to such amount, the Agreement and the Deed of Trust must be amended to reflect the decreased amount.

NOW THEREFORE, for and in consideration of the above and other good and valuable consideration, the receipt of which is hereby acknowledged, the parties hereto, intending to be legally bound hereby, agree as follows:

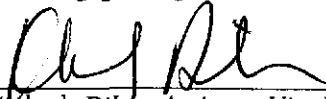
1. The Agreement and the Deed of Trust are hereby amended to reflect that the maximum line of credit available under the Account, and the maximum principal amount secured by the Deed of Trust, is now \$86,900.00.


2. Except as specifically modified hereby, the Agreement and the Deed of Trust are hereby ratified and confirmed in all respects and remain in full force and effect.



Loan No. 0055450365

IN WITNESS WHEREOF, Lender and Mortgagor have executed this Amendment as of the \_\_\_\_\_  
day of \_\_\_\_\_ 2011.

Charles Schwab Bank, by  
PHH Mortgage Corporation, Authorized Agent

By:   
Kimberly DiLeo, Assistant Vice President

Attest:   
Vladimir Azocar, Assistant Secretary

  
Madonna R. Treadway  
  
Bob W. Treadway

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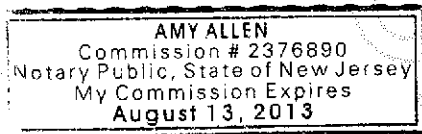


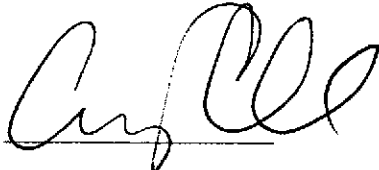
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STATE OF NEW JERSEY  
COUNTY OF BURLINGTON

On February 14, 2011, before me, Amy Allen, a Notary Public in and for said state, personally appeared Kimberly Dileo and Vladimir Azocar, Assistant Vice President & Assistant Secretary, respectively, of the Corporation that executed the within instrument, 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, that by their signatures on the instrument the corporation upon behalf of which they acted executed the instrument, and that the instrument is the free act and deed of the corporation.

WITNESS my hand and official seal.



Notary's Signature:   
Name: Amy Allen  
Notary Public, State of New Jersey  
Commission No.: 2376890  
My Commission Expires: August 13, 2013

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

On \_\_\_\_\_ 2011 before me, \_\_\_\_\_, a Notary Public in and  
(Name of Notary)  
for said county, personally appeared Madonna R. Treadway & Bob W. Treadway 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.

Notary's Signature: ~~perpetual judgment~~  
Name: \_\_\_\_\_  
Notary Public, State of \_\_\_\_\_  
Commission No.: \_\_\_\_\_  
My Commission Expires: \_\_\_\_\_

Loan No. 0055450365



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# CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of San Diego

On March 3, 2011

before me,

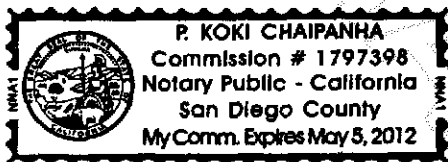
P. Koki Chaipanha Notary Public

personally appeared

Madonna & Treadway and

Bob W Treadway

who 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.



I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature:

Signature of Notary Public

Place Notary Seal and/or Stamp Above

## OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

### Description of Attached Document

Title or Type of Document: Amendment to agreement and deed of Trust

Document Date: \_\_\_\_\_

Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above: \_\_\_\_\_

### Capacity(ies) Claimed by Signer(s)

Signer's Name: \_\_\_\_\_

Signer's Name: \_\_\_\_\_

☐ Corporate Officer — Title(s): \_\_\_\_\_

☐ Corporate Officer — Title(s): \_\_\_\_\_

☐ Individual

☐ Individual

☐ Partner — ☐ Limited ☐ General

☐ Partner — ☐ Limited ☐ General

☐ Attorney in Fact

☐ Attorney in Fact

☐ Trustee

☐ Trustee

☐ Guardian or Conservator

☐ Guardian or Conservator

☐ Other: \_\_\_\_\_

☐ Other: \_\_\_\_\_

Signer Is Representing: \_\_\_\_\_

Signer Is Representing: \_\_\_\_\_



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