

Return Address:

**UNION BANK NA
CONSUMER DOCUMENT FOLLOW UP DEPT.
8248 MERCURY COURT SUITE B(M-520)
SAN DIEGO CA 92111-1201**



201202150015
Skagit County Auditor

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LAND TITLE OF SKAGIT COUNTY

140803-0AE

Document Title(s) (for transactions contained therein): 1. MODIFICATION AGREEMENT 2. 3. 4.
Reference Number(s) of Documents assigned or released: (on page of documents(s)) 201012100134
Grantor(s) 1. KELLY FARRAR 2. 3. 4. Additional Names on page _____ of document.
Grantee(s) 1. UNION BANK 2. 3. 4. Additional Names on page _____ of document.
Legal Description (abbreviated i.e. lot, block, plat or section, township, range) PTN TRS 10 & 11, TROWBRIDGE ADD TO SEDRO WOOLLEY
Additional legal is on page _____ of document.
Assessor's Property Tax Parcel/Account Number P77341
The Auditor/Recorder will rely on information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

SENT RECORDED MODIFICATION AGREEMENT TO:

RECORDING REQUESTED BY:

UNION BANK, N.A.
CONSUMER DOCUMENT FOLLOW-UP DEPT.
8248 MERCURY COURT, SUITE B (M-520)
SAN DIEGO, CA 92111-1201

Modification Agreement
(Deed of Trust and Note)
 Equity Line Advance

Borrower: Kelly Farrar	Borrower:
Modification Agreement Date: January 30, 2012	Loan/Line of Credit Number ("Account"): 1915571184

This Modification Agreement is entered into as of the Modification Agreement Date, shown above, by the above named Borrower(s) in favor of Union Bank, N.A. (the "Bank") and amends and supplements the following recorded documents.

Document Type	Recording Date	Instrument No./Page
Deed of Trust	December 10, 2010	201012100134

The document(s) as referenced above were recorded in the Official Records of Skagit County, Washington; and the Note or Agreement, as applicable, bearing the same date as, and secured by the Deed of Trust and Modification(s), as applicable, and defined therein as the Property, located at:

910 Curtis St, Sedro-Woolley, Washington 98284

In consideration of the mutual promises and agreements exchanged, the Borrower(s) hereto agree as follows:

Borrower has requested that the Credit Limit for the Account be reduced to \$42,145.00 and Borrower confirms the reduction in such Credit Limit for the Account.

MODAGRMNT (01/08)

Original to



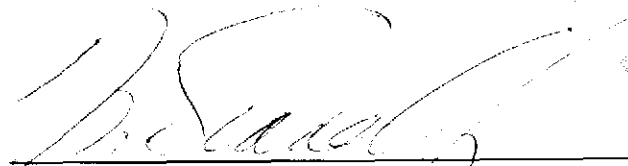
201202150015
Skagit County Auditor

Loan # 1915571184

Credit Life / Credit Disability Insurance – If Borrower has obtained Credit Life Insurance or Credit Disability Insurance (either or both are referred to as “Credit Insurance”) in connection with the Note or Line of Credit Agreement, Borrower understands that the Credit Insurance policy may not cover the modified terms of the Account. Accordingly, as a condition of Bank’s entering into this Modification Agreement, Borrower agrees to be responsible for payment to Bank of any amounts due to Bank at the end of the term of the Loan or Line of Credit Agreement that the Credit Insurance insurer declines to pay based on or due to the extension of such term as provided in this Modification Agreement

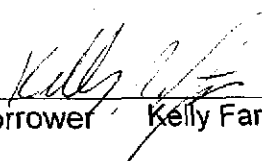
Except as modified herein, all terms of Borrower’s Note or Line of Credit Agreement, whichever is applicable, and Deed of Trust shall remain unchanged and in full force and effect.

UNION BANK, N.A., formerly
UNION BANK OF CALIFORNIA, N.A.



Toni Scandlyn, Asst. Vice President

Borrower(s) Signature



Borrower Kelly Farrar 02/10/12 _____ _____
Date Borrower Date



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Loan #: 1915571184

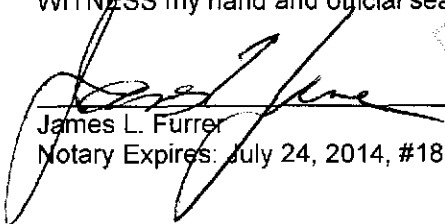
Notary Acknowledgement

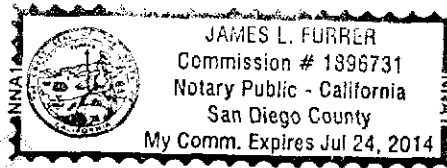
State of California }
County of San Diego }

On January 30, 2012, before me, James L. Furrer, a Notary Public, personally appeared Toni Scandlyn, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person 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,


James L. Furrer
Notary Expires: July 24, 2014, #1896731



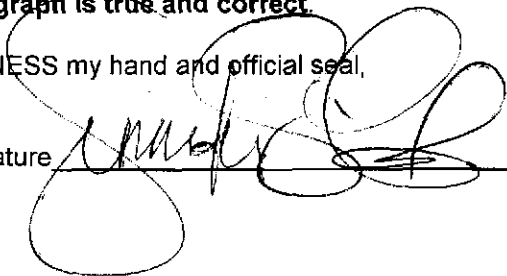
State of ~~California~~ Washington }
County of Skagit }

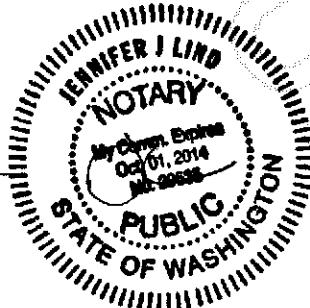
On 2/10/2012, before me, Jennifer J. Lind,
personally appeared Kelly Farrar, who
proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed
to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their
authorized capacity(ies), 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~~ ^{WA} that the foregoing paragraph is true and correct.

WITNESS my hand and official seal,

Signature





MODREDLINE

Original to I



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Skagit County Auditor