



201211050039

Skagit County Auditor

11/5/2012 Page 1 of 4 9:29AM

LAND TITLE OF SKAGIT COUNTY

143327-0A2

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

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:
DOT AF # 201107050115

Home Equity Line Agreement	Bank: US Bank National Association ND
Modification Date: 10/17/12	4325 17 th Avenue SW
Note Date: 6/9/11	Fargo ND 58103
Maturity Date: 6/5/36	
Account Number ending in: ****7572	
Original Credit Limit: \$71,429.00	
New Credit Limit: \$21,000.00	
Borrowers: (as listed on mortgage) Perry C Higman and Sandra J Higman, husband and wife	
The Deed of Trust is described on Exhibit A to this Modification. The Grantors are also listed on Exhibit A.	

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.

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:

X *Perry C Higman* 10/31/12
Perry C Higman Date

X *Sandra J Higman* 10-31-12
Sandra J Higman 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

State of Washington)
County of Skagit') ss.

On this 31st day of November, 20 12 before me, a notary public, personally appeared

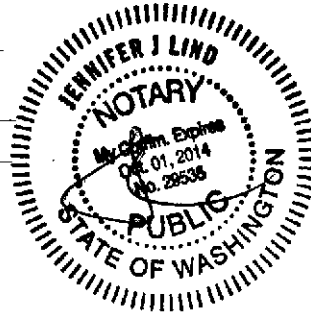
Perry G. Higman and Sandra J. Higman

known or identified to me 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.

Notary Public

Notary printed name Jennifer J. Lind

My commission expires 10/01/2014



U.S. Bank National Association, ND

Signature: _____

Steven Barnes, Vice President

State of Wisconsin)

ss

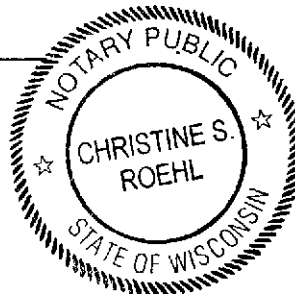
County of Winnebago)

This instrument was acknowledged before me on the 17 day of October, 2012, by Steven Barnes, a Vice President of U.S. Bank National Association, ND, a national banking association, on behalf of the association.

Christine S. Roehl

Christine S. Roehl, Notary Public

My Commission Expires on 02/03/2013



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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: Perry C Higman and Sandra J Higman, husband and wife

Trustee: US Bank Trust Company, National Association

Beneficiary: US Bank National Association ND

Deed of Trust Date: 6/9/11

Deed of Trust Recording Date: 7/5/11

Recording Office: Skagit County

Deed of Trust Recording Information: Doc: 201107050115

Legal Description of Property:

See Attached Legal

Parcel ID: P115771

Property Address: 3903 12th St W
Anacortes, WA 98221-4537

Certificate No.(Torrens Only):

This instrument drafted by:
U.S. Bank National Association ND
1850 Osborn Avenue
Oshkosh, WI 54902

Mail Tax Statements to:



201211050039

Skagit County Auditor

DESCRIPTION:

Lot 2 of Anacortes Short Plat No. 98-004 as approved May 18, 1999, and recorded May 24, 1999 in Volume 14 of Short Plats, pages 30 and 31, under Auditor's File No. 9905240012, records of Skagit County, Washington.

(Also known as Lot 2 of Rock Ridge Phase II).

Being a portion of, "NORTHERN PACIFIC ADDITION TO ANACORTES," as per plat recorded in Volume 2 of Plats, page 9, records of Skagit County, Washington and Blocks 10 and 11, "TUTTLE & BUCKLEY'S PLAT OF ANACORTES, SKAGIT CO., WASH.," as per plat recorded in Volume 2 of Plats, page 23, records of Skagit County, Washington.

Situate in the City of Anacortes, County of Skagit, State of Washington.



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