



201408290112

Skagit County Auditor \$73.00
8/29/2014 Page 1 of 2 11:24AM

This Space Provided for Recorder's Use

WHEN RECORDED RETURN TO:
SCHOOL EMPLOYEES CREDIT UNION OF WASHINGTON
325 EASTLAKE AVENUE EAST
SEATTLE, WA 98109-0576

Title Order No: 620021997
Reference No: 18.27802.850772

CHICAGO TITLE
620021997

MODIFICATION AGREEMENT

Grantor(s): Gail V. Ebel-Higgins, a single person, as her separate estate

Grantee: SCHOOL EMPLOYEES CREDIT UNION OF WASHINGTON, BENEFICIARY

Legal Description:

Lot 45, CREEKSIDE VILLAGE PHASE III, DIVISION 1, according to the plat thereof, recorded in Volume 14 of Plats, pages 180 and 181, records of Skagit County, Washington.

Situated in Skagit County, Washington.

Assessor's Property Tax Parcel or Account No.: P99848, ,
Grantor executed and delivered to School Employees Credit Union of Washington, as Beneficiary, a Deed of Trust encumbering the real property described above.
This Deed of Trust was recorded on February 22, 2013, at Skagit
Record #: 201302220124 in the records of the county in which the property is located.

MODIFICATION. Grantor and Lender hereby modify the Deed of Trust and the obligation secured by the Deed of Trust ("Loan Agreement") as follows (complete as applicable):

- Principal Balance Increase.** The principal amount is increased to \$ 50,000.00
- Principal Balance Decrease.** The principal amount is decreased to \$
- Interest Rate.** The interest rate is changed to %
- Payment Schedule.** The new payment schedule is:
- Extension.** The maturity date is changed to
- Other.**

CONTINUING VALIDITY. Except as previously modified above, the terms of the original Deed of Trust and Loan Agreement 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 and the Loan Agreement as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the Loan Agreement. Any borrower or endorser, including accommodation makers, shall not be released by virtue of this Modification.

Dated: 8/19/2014

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS AMENDMENT TO DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS.

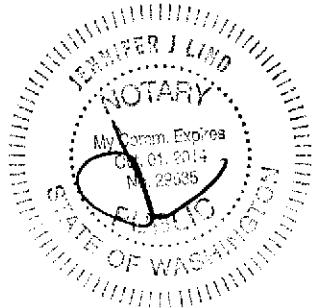
GRANTORS:

X Gail Ebel-Higgins

STATE OF WASHINGTON)

COUNTY OF Skagit)

On the 21st day of August, 2014, before me, a Notary Public in and for said state, personally appeared Gail V. Ebel-Higgins, known to me to be the person who executed the Modification Agreement and acknowledged to me that She executed the same for the purposes therein stated.



Jennifer J. Lind
Notary Public for Washington
Residing at: Bow

My Commission Expires: 10/01/2014

SCHOOL EMPLOYEES CREDIT UNION OF WASHINGTON

By: Eileen Kitayama
Title: Financial Management Representative

