



200301020106
Skagit County Auditor

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After recording return to: Northwest Farm Credit Services, FLCA
ATTN: Consumer Processing
PO Box 2515
Spokane, WA 99220-2515

Customer/Note No. 44564-441

MEMORANDUM OF LOAN MODIFICATION AGREEMENT 100192
LAND TITLE COMPANY OF SKAGIT COUNTY

Allen A. Bush Jr., a single person, Allen A. Bush and Nancy N. Bush, husband and wife, ("Borrowers"), whose address is 4352 Edens Road Anacortes, WA 98221 and Northwest Farm Credit Services, FLCA, whose address is 1700 South Assembly Street, PO Box 2515, Spokane, WA 99220-2515 ("Lender") entered into that certain Loan Modification Agreement signed on December 27, 2002 ("Agreement") to amend the Note dated April 22, 2002, and any amendments thereto (the "Original Note") and Mortgage dated April 22, 2002, recorded on April 26, 2002, records of Skagit County, State of Washington*, and any amendments thereto (the "Loan Documents"), encumbering the real and/or personal property described therein, reference to which is made for the terms and the description of property. This Memorandum is an abstract of the Agreement. The Agreement provides for the indexing and adjustment of the interest rate, payment terms or balance due on the obligation evidenced by the Original Note and Loan Documents. * 200204260184

The legal description of the property to which the Agreement applies is attached hereto and incorporated herein as Exhibit "A." Any interested person may receive a full and complete copy of the Agreement, at no cost, by directing such request to the Borrower at the address herein.

Dated: 12/27/02
Allen A. Bush Jr.
Allen A. Bush, Jr.

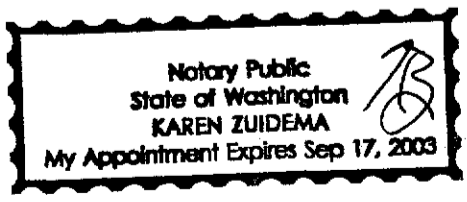
Allen A. Bush
Allen A. Bush

Nancy N. Bush
Nancy N. Bush

Northwest Farm Credit Services, FLCA
By: Susan Harris
Authorized Agent

STATE OF Washington
)ss.
County of Skagit

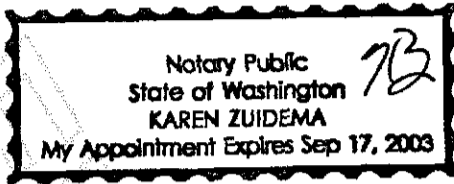
On this 27th day of December, 2002 before me personally appeared Allen A. Bush, Jr., to me known to be the person(s) described in and who executed the within instrument, and acknowledged that he executed the same as his free act and deed.



Karen Zuidema
Notary Public for the State of Washington
Residing at Anacortes
My commission expires 9/17/03

STATE OF Washington
)ss.
County of Skagit

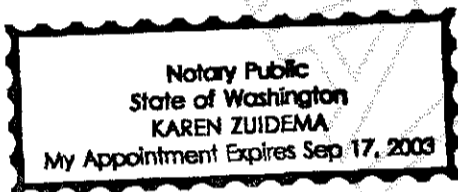
On this 27th day of December, 2002 before me personally appeared Allen A. Bush, to me known to be the person(s) described in and who executed the within instrument, and acknowledged that he executed the same as his free act and deed.



Karen Zuidema
Notary Public for the State of Washington
Residing at Anacortes
My commission expires 9/17/03

STATE OF Washington
)ss.
County of Skagit

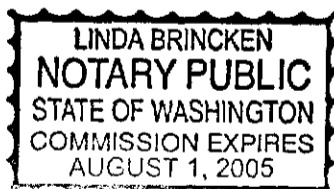
On this 27th day of December, 2002 before me personally appeared Nancy N. Bush, to me known to be the person(s) described in and who executed the within instrument, and acknowledged that he executed the same as his free act and deed.



Karen Zuidema
Notary Public for the State of Washington
Residing at Anacortes
My commission expires 9/17/02

STATE OF Washington
)ss.
County of Spokane

On this 30 day of December, 2002 before me personally appeared Suann Harris, known to me to be an authorized agent of Northwest Farm Credit Services, FLCA that executed the within instrument, and acknowledged to me that such corporation executed the same at its free act and deed; and on oath stated that he/she was authorized to execute said instrument.



Linda Brincken
Notary Public for the State of Washington
Residing at Spokane
My commission expires 8-1-2005



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