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St.Paul, MN 55117



200302210004
Skagit County Auditor

2/21/2003 Page 1 of 4 8:50AM

MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

GRANTORS: JOHN L GAGE AND JANETTE L GAGE Husband And Wife
GRANTEE: U.S. Bank National Association ND
REFERENCE NUMBER(S) OF DOCUMENT(S) BEING MODIFIED: Recorded on: 09/05/01 Recording Info: Document 200109050042
PARCEL IDENTIFICATION #: 3818 000 037 0003
ABBREVIATED LEGAL DESCRIPTION (lot,block,plat or section,township,range): TRACT 37, "SKYLINE NO. 2" See Exhibit A for the full legal description which is on page # 4

USR 12862085 WA

MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

This Modification amends a Home Equity Line Agreement and a Deed of Trust.

The terms used in this Modification are defined as follows:

Home Equity Line Agreement	Bank: U.S. Bank National Association ND
Modification Date: December 12, 2002	4325 17th Ave SW
Note Date: July 23, 2001	Fargo, ND 58103
Maturity Date: August 05, 2031	12962085
Account Number: 071104199098	Recordings Requested by &
Original Credit Limit: \$50,000	When Recorded Return To:
New Credit Limit: \$62,500	US Recordings, Inc.
Borrowers: Janette Gage	2925 Country Drive Ste 201
John Gage	St. Paul, MN 55117

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 amended to increase the Credit Limit as shown above. The Grantors and the Bank agree that the Deed of Trust is amended to secure the entire Credit Limit on the Home Equity Line Agreement as amended. The maximum principal indebtedness secured by the Deed of Trust as amended by this Modification is the New Credit Limit shown above. The New Credit Limit represents \$50,000 of indebtedness originally secured by the Deed of Trust, plus \$12,500 in additional indebtedness secured by this Modification.

Borrowers and Grantors:

Janette Gage 1-3-03
 Janette Gage Date
John Gage 1-3-03
 John Gage Date

 Date

 Date

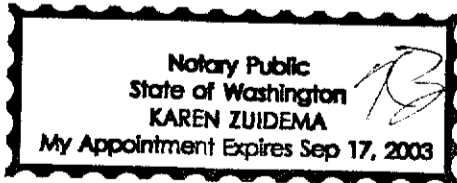
State of Washington ss.
 County of Skagit
 On this 3 day of January, 2003 before me,
 a notary public, personally appeared _____
 Janette Gage

 John Gage

Note: Only those persons named as Grantors in Exhibit A have an interest in the Deed of Trust Property and are signing to amend the Deed of Trust. All other signers are signing merely to amend the Home Equity Line Agreement.

[Signature]
 Notary Public
 My commission expires 9/17/03

GL Bank 642 Cost Center 0013328



U.S. Bank National Association ND

Signature: *Kelly J. Heyer*
Kelly J. Heyer, Loan Operations Supervisor

State of North Dakota)
)
County of Cass)ss

This instrument was acknowledged before me on 23rd day of January 2003 by Kelly J. Heyer the Loan Operations Supervisor of U.S. Bank National Association ND, a national banking association, on behalf of the association.

Notary Public, *Ronda A. Severson*
My commission expires _____

RONDA A. SEVERSON
Notary Public
State of North Dakota
My Commission Expires March 18, 2005



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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: JOHN L GAGE AND JANETTE L GAGE
Husband And Wife

Trustee: U.S. Bank Trust Company, National Association

Beneficiary: U.S. Bank National Association ND

Deed of Trust Date: 07/23/01 **Deed of Trust Recording Date:** 09/05/01

Recording Office: Skagit County Recorder

Deed of Trust Recording Information: Document 200109050042

Legal Description of Property:

TRACT 37, SKYLINE NO.2, ACCORDING TO THE PLAT RECORDED IN VOLUME 9 OF PLATS, PAGE 59, AND 60, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

Parcel ID: 3818 000 037 0003

Property Address: 5612 Sugarloaf St
Anacortes, WA 98221

This instrument drafted by:
U.S. Bank National Association ND
Attn: Amy Kotula 701-461-3525
P.O. Box 2687
Fargo, ND 58108-2687

Certificate No.(Torrens Only):



U12862085-01FB04

DOT MODIFICATION
LOAN# 71104199098
US Recordings

Mail Tax Statements to:
John L Gage And Janette L Gage
5612 Sugarloaf St
Anacortes, WA 98221



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