

RECORDING REQUESTED BY AND  
WHEN RECORDED RETURN TO:

**World Savings Bank, FSB**  
**4101 Wiseman Blvd T6J8**  
**San Antonio, TX 78251**  
**Attn: Loan Modifications**



200304040111  
Skagit County Auditor

4/4/2003 Page 1 of 2 11:28AM

Loan Number: **0015672702**

**CHICAGO TITLE CO.**

B18664

**MODIFICATION OF DEED OF TRUST/MORTGAGE**

This Modification of *Deed of Trust/Mortgage* (the "Modification") is recorded with reference to that certain deed of trust, mortgage or security deed, and any modifications or riders thereto (the "Security Instrument"), dated **September 17, 2001**, executed by **Erna L. Berghuys** ("Borrower"), for the benefit of **World Savings Bank, FSB** ("Lender"), covering property located at **422 N Barker St, Mount Vernon, WA 98273**, in the County of **Skagit**, State of **Washington**, more particularly described in Exhibit A attached hereto (the "Property"). The Security Instrument is recorded as Instrument/Document No. **200109240157**.

Borrower and Lender entered into that certain modification agreement dated as of **February 21, 2003** (the "Agreement"). The Agreement modifies certain terms of the loan secured by the Security Instrument and contains, among other things, the following provision(s):

1. The Principal Balance of the loan is increased to **\$74,405.19** upon Lender's receipt of the modification agreement dated **February 21, 2003**.

This Modification is executed by Borrower this 4 day of March, 2003

BORROWER(S):

  
Erna L. Berghuys

Attach Notary's Acknowledgment(s):

WASHINGTON ACKNOWLEDGMENT

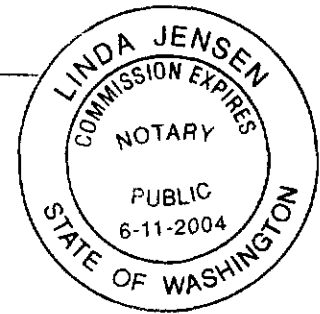
State of Washington

County of Skagit

On 3-4-03, before me Linda Jensen personally appeared Erna Berghuys, personally known to me (or 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.

WITNESS my hand and official seal.

Signature Linda Jensen  
Notary Public in and for said County and State



WITNESS(ES):

Kay Stina



200304040111  
Skagit County Auditor