

When recorded, mail to:

Ameriquest Mortgage Company
1600 S Douglass Rd
Anahelm, CA 92806

Loan Number: 0108567827 - 7431

LAND TITLE OF SKAGIT COUNTY

MODIFICATION AGREEMENT

This agreement made on February 2, 2005, by and between Ameriquest Mortgage Company herein designated as the BENEFICIARY and Refugio Nila and Berenice Nila, Husband and Wife

WHEREAS, BENEFICIARY is the holder of a certain promissory Note executed by Borrower(s) in the total amount of \$ 157,500.00, dated February 2, 2005, which Note is secured by Deed of Trust dated February 2, 2005 recorded in the Office of the County Recorder of SKAGIT County, as Instrument Number on of official records of said County.

Recorded 02/15/05 Auditors # 200502150007

NOW THEREFORE, for value received, the parties hereto modify the above referenced Note and/or Deed of Trust and/or Change of Date as follows:

THIS MODIFICATION AGREEMENT IS BEING EXECUTED TO CORRECT the document dates from 02/02/05 to 02/05/05

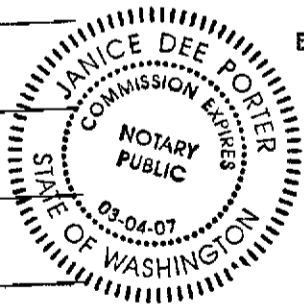
Nothing herein contained in any manner whatsoever, alter, amend, modify or changed any other terms or conditions of the above referenced Note and/or Deed of Trust and/or Change of Date except as to the Modification described above, nor shall any of the rights of the BENEFICIARY thereunder be specifically prejudiced by reason of this modification; all rights of the beneficiary shall be and shall remain in full force as though the Modification has been originally specified in the original Note and/or Deed of Trust.

BORROWERS:

Refugio Nila
Refugio Nila

Ameriquest Mortgage Company

By: [Signature]
BRANCH MANAGER SIGNATURE



By: Jose Bonis
PRINT BRANCH MANAGER NAME

State of Washington
County of Skagit

On Feb 5, 2005, before me Janice Dee Porter, NSA, personally appeared

Refugio Nila and

proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) 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 this Modification Agreement.



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