

THIS INSTRUMENT PREPARED BY:  
Monica Fielder PTX 137  
6400 Legacy Drive, Plano, TX 75024



200612190093  
Skagit County Auditor

RECORDED AT THE REQUEST OF  
AND WHEN RECORDED MAIL TO:

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COUNTRYWIDE HOME LOANS, INC.  
1800 Tapo Canyon Rd., Mail Stop: SV 79  
Simi Valley, CA 93063

LOAN NUMBER: 127014886  
MIN: 1000157-0006460267-1

ASSESSOR PARCEL NUMBER: P121171  
MERS Phone: 1-888-679-6377

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

**MODIFICATION AGREEMENT TO NOTE AND DEED OF TRUST**

This Modification Agreement (the "Agreement") is made as of **December 8, 2006**, between **RICK L FISHER and KELLY D FISHER** (the "Borrowers") and Countrywide Home Loans, Inc., ("Lender"), Mortgage Electronic Registration Systems, Inc., ("Mortgagee"), and amends and supplements that certain **Note** and that certain **Deed of Trust** dated **February 27, 2006**, and granted or assigned to Mortgage Electronic Registration Systems, Inc., as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns), P.O. Box 2026, Flint Michigan 48501-2026, and filed for record **200603060171**, Official Records of Skagit County, State of Washington (the "Security Instrument"), and covering the real property with a common street address of: **20168 Echo Hill Road, Sedro Wookley, WASHINGTON 98284**, but more specifically described as follows:

**SEE ATTACHED "EXHIBIT A" ATTACHED HERETO AND INCORPORATED HEREIN.**

**ACCOMMODATION RECORDING ONLY**

1. The terms of the Note and Security Instrument are hereby amended and modified as follows:
  - a. the principal amount that Borrower promises to repay under the terms of the Note and that is secured by the Security Instrument is hereby changed to: **\$356,242.00**.
  - b. commencing on December 1, 2006, the interest on my Note shall be 7.000 percent per annum.
  - c. commencing on January 1, 2007, my regular monthly principal and interest payment under the Note shall be **\$2,370.09**.
  - d. the new Construction Completion Date is: November 27, 2006.
  - e. the new Promissory Note Maturity Date is: December 1, 2036.
  - f. the new first Interest Rate Change Date on the adjustable loan is: February 1, 2007.
2. Borrower consents to Lender attaching this Agreement to the Note itself.
3. All other terms and conditions of the Loan Documents shall remain unchanged and in full force and effect. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

FIRST AMERICAN TITLE CO.  
87399

IN WITNESS WHEREOF, this Agreement has been duly executed by the parties hereto the day and year first above written.

**BORROWERS:**

*Rick L. Fisher*  
**RICK L FISHER**

*Kelly D. Fisher*  
**KELLY D FISHER**

Please see Page 2 for Notary Acknowledgement for Borrowers

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(Continued)

**MODIFICATION AGREEMENT TO NOTE AND DEED OF TRUST**

Notary Acknowledgement for Borrowers

State of Washington

County of Skagit

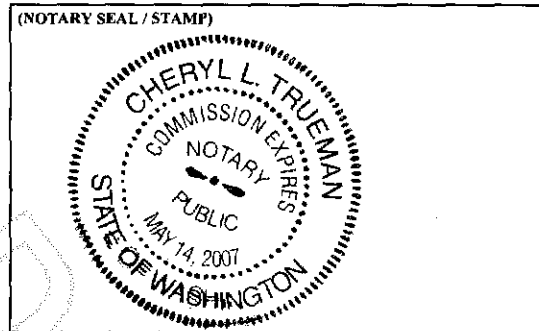
On December 13 2006, before me, the undersigned Notary Public, personally appeared **RICK L FISHER and KELLY D FISHER**, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals whose name are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signatures on the instrument, the individuals, or the entity upon behalf of which the individuals acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Notary Signature

Cheryl L Trueman  
Cheryl L Trueman

(NOTARY SEAL / STAMP)



My Commission Expires 5/14/07

PLEASE DO NOT WRITE BELOW - COUNTRYWIDE ONLY

**LENDER**

Notary Acknowledgement for Lender and Mortgagee

Countrywide Home Loans, Inc., and  
Mortgage Electronic Registration Systems, Inc.

State of Texas  
County of Collin

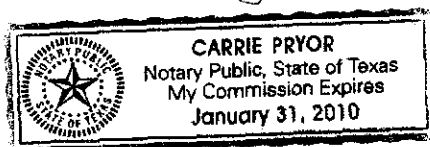
Stephen M Heintz  
Stephen M Heintz, Vice President

On December 8, 2006, before me, the undersigned Notary Public, personally appeared **Stephen M Heintz, Vice President, Countrywide Home Loans, Inc., A New York Corporation**, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Notary Public

Carrie Pryor




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Skagit County Auditor

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**EXHIBIT "A"**

The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

Lot B-3 of "SKAGIT COUNTY SHORT PLAT NO. PL04-0297", recorded March 22, 2005, under Auditor's File No. 200503220048, records of Skagit County, Washington; being a portion of Lot B of "SKAGIT COUNTY SHORT PLAT NO. PL03-0411", recorded September 16, 2003, under Auditor's File No. 200309160141, located in the Southwest ¼ of Section 21, Township 36 North, Range 4 East, W.M.

  
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