



200701020058

Skagit County Auditor

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After Recording Return To:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557
MAC B6908-012
Billings, MT 59107-9900

200501310245

DEED OF TRUST *modification*

Trustor(s) Curtis W. Rodin and Carol J. S. Rodin, husband and wife

Trustee(s) Wells Fargo Financial National Bank, 2324 Overland Ave, Billings, MT 59102

Beneficiary Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104

Legal Description THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOTS 7 AND 8, DEWEY BEACH ADDITION, AS PER MAP RECORDED IN VOLUME 6 OF PLATS, PAGE 17, RECORDS OF SKAGIT COUNTY; TOGETHER WITH TIDELANDS OF THE SECOND CLASS AS CONVEYED BY THE STATE OF WASHINGTON, SITUATED IN FRONT OF ADJACENT TO OR ABUTTING SAID PREMISES. TITLE TO SAID PREMISES IS VESTED IN CURTIS W. RODIN AND CAROL J.S. RODIN, HUSBAND AND WIFE BY DEED FROM MYRNA LINDEN, AS HER SEPARATE ESTATE DATED 8/7/1998 AND RECORDED 8/7/1998 AS INSTRUMENT NO. 9808070101.

Assessor's Property Tax Parcel or Account Number 3900-000-008-0007

Reference Numbers of Documents Assigned or Released



Prepared By:
Wells Fargo Bank, N.A.
AMANDA HELMS
DOCUMENT PREPARATION
6775 VISTA DRIVE
WEST DES MOINES, IOWA 50266
866-861-8322

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State of Washington {Space Above This Line For Recording Data}
Account Number: 650-650-6934439-1998 Reference Number: 20063197200117

**MODIFICATION TO HOME EQUITY LINE OF CREDIT
AGREEMENT AND OPEN-END DEED OF TRUST**

This Modification Agreement (this "Agreement") is made this **30TH DAY OF NOVEMBER, 2006**, between **Wells Fargo Bank, N.A.** (the "Lender") and **Curtis W. Rodin and Carol J. S. Rodin, husband and wife** (individually and collectively, the "Borrower").

Borrower has entered into a home equity line of credit agreement (the "Line of Credit Agreement") with the Lender, dated **January 27, 2005**, in the original maximum principal amount of **\$ 260,000.00**. The Line of Credit Agreement is secured by a Deed of Trust dated the same date as the Line of Credit Agreement (together with any renewals, extensions, and modifications to it made prior to the date of this Agreement), which is recorded in Book/Roll _____ at page(s) _____ of the County of **SKAGIT** County, State of **WASHINGTON** as document No. **200501310245** (the "Security Instrument"), and covering real property located at **15205 DECEPTION ROAD, ANACORTES, WASHINGTON 98221** (the "Property") and described as follows:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOTS 7 AND 8, DEWEY BEACH ADDITION, AS PER MAP RECORDED IN VOLUME 6 OF PLATS, PAGE 17, RECORDS OF SKAGIT COUNTY; TOGETHER WITH TIDELANDS OF THE SECOND CLASS AS CONVEYED BY THE STATE OF WASHINGTON, SITUATED IN FRONT OF ADJACENT TO OR ABUTTING SAID PREMISES. TITLE TO SAID PREMISES IS VESTED IN CURTIS W. RODIN AND CAROL J.S. RODIN, HUSBAND AND WIFE BY DEED FROM MYRNA LINDEN, AS HER SEPARATE ESTATE DATED 8/7/1998 AND RECORDED 8/7/1998 AS INSTRUMENT NO. 9808070101.

The Borrower has requested and the Lender has agreed to modify certain terms of the Line of Credit Agreement and the Security Instrument as set forth below. All terms not defined in this Agreement shall have the same meanings as set forth in the Line of Credit Agreement.

In consideration of the mutual promises contained in this Agreement, the parties agree as follows:

Change in Credit Limit. The Lender and the Borrower agree that the credit limit under the Line of Credit

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Agreement is hereby increased to \$310,000.00 and that the lien of the Security Instrument shall secure the line of credit up to that amount as it is advanced and outstanding from time to time.

Each reference in the Security Instrument to the maximum amount of the line of credit is hereby amended to the extent necessary to reflect the modified credit limit.

The Borrower hereby agrees to pay to the Lender the following fees related to this Agreement:

N/A

*This amount is an estimate. The actual recording/filing fee is shown on the HUD Settlement Statement that is attached to and incorporated into this Agreement.

Except as amended by this Agreement, all terms and conditions of the Line of Credit Agreement and the Security Instrument (including any previous modifications) shall remain in full force and effect, and this Agreement shall not affect the Lender's security interest in, or lien priority on, the Property. The Borrower agrees to be bound by and to perform all of the covenants and agreements in the Line of Credit Agreement and the Security Instrument at the time and in the manner therein provided.

This Agreement shall not be construed to be a satisfaction, novation or partial release of the Line of Credit Agreement or the Security Instrument.

By signing this Agreement, the Borrower represents and warrants to the Lender that the Borrower has no counterclaims, set-offs or defenses to the Bank's rights under the Line of Credit Agreement or the Security Instrument.

The Borrower agrees to pay or reimburse the Lender for any and all fees payable to public officials in connection with this Agreement, and the recording thereof, including any mortgage registry tax that may be due.

This Agreement does not increase or extend any revolving credit insurance Borrower purchased in connection with the line of credit. Credit insurance means credit life, credit accident and health and/or credit disability insurance.

Co-Trustor/Co-Mortgagor Liability. As to any Borrower who signed the Security Instrument, but who did not execute the Line of Credit Agreement (a "co-trustor/co-mortgagor"), this Agreement does not modify, change or terminate the nature of the co-trustor/co-mortgagor's obligations in connection with the line of credit. The co-trustor/co-mortgagor is not personally obligated to pay the debt evidenced by the Line of Credit Agreement and the Security Instrument (as renewed, extended, and amended hereby). The co-trustor/co-mortgagor agrees that the Lender and the Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of the Line of Credit Agreement or the Security Instrument (as renewed, extended, and amended hereby) without the co-trustor/co-mortgagor's consent.

The Borrower and the Lender have executed this Agreement under seal as of the day and year first above written.


Borrower **CURTIS W RODIN**

(Seal)

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Carol J's Rodin

Borrower **CAROL J'S RODIN**

(Seal)

Borrower

(Seal)

Borrower

(Seal)

Borrower

(Seal)

Borrower

(Seal)

Borrower

(Seal)

Borrower

(Seal)

Wells Fargo Bank, N.A.

By:

Nancy Bloom

(Seal)

Its:

Vice President

{ Acknowledgments on Following Pages }

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State of Iowa

County of Dallas

On December 13, 2006 before me, Vanessa Stevens/ Notary Public (here insert name and title of the officer), personally appeared Nancy Bloom, Vice President, Wells Fargo Bank N.A.

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 Vanessa Stevens (Seal)

Vanessa Stevens

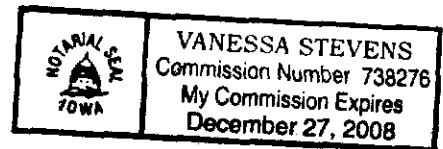
Notary Public

My Commission Expires : 12/27/2008

Notary Acting in Dallas County, Iowa

Notary Public for the state of Iowa, residing in the city of West Des Moines

Notary Address: 229 4th St West Des Moines, IA 50265



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FOR NOTARIZATION OF BORROWERS

For An Individual Acting In His/Her Own Right:

State of Washington

County of Skagit

On this day personally appeared before me
Curtis W Rodin and Carol JS Rodin
(here insert the name of grantor or

grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 5th day of December, 2006.

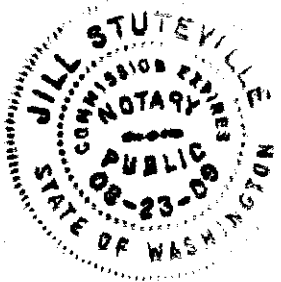
Witness my hand and notarial seal on this the 5th day of December, 2006

Jill Stuteville
Signature

[NOTARIAL SEAL]

Jill Stuteville
Print Name:

Notary Public



My commission expires: 08-23-2009

