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Skagit County Auditor

4/28/2008 Page 1 of 2 3:20PM

AFTER RECORDING MAIL TO:
Washington Mutual CLS
2210 Enterprise Drive FSC 0155
Florence, S.C. 29501

Attn: Modifications

Loan Number: 0742182488

LOAN MODIFICATION AGREEMENT

THIS AGREEMENT is made on April 10, 2008, between **Randall Cook and Lenora Cook** (individually and collectively, if more than one, "Borrower") and WASHINGTON MUTUAL BANK, FA (The "Bank")

GUARDIAN NORTHWEST TITLE CO.

94378E-2

Borrower has obtained a loan from the Bank (the "Loan") in the original credit limit amount of **One Hundred Thirty Six Thousand Six Hundred Dollars and 00/100 (\$136,600.00)**. The Loan is evidenced by a Line of Credit Agreement and Disclosure (the "Agreement") from Borrower dated **October 12, 2006** and secured by a Deed of Trust (the "Deed of Trust") from Borrower as grantor, dated **October 12, 2006** and recorded on **October 17, 2006 Document No. 2006-10170015** in Official Records of **Skagit County, WA**. The Loan covers the property described in the Deed of Trust and located at the address shown below (the "Property").

4011 DOGWOOD PL

MOUNT VERNON, WA 98274

Borrower and the Bank now wish to make certain modifications to the loan terms, and in consideration of the mutual benefits accruing to each, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. Modification to Agreement. The Agreement is hereby modified as follows:

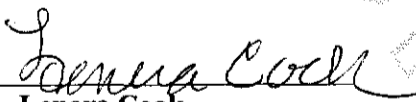
1.1 Credit Limit. The maximum credit limit shall be lowered to **\$40,000.00 from \$136,600.00**.

2. Miscellaneous. Except as herein modified, all the terms, covenants and conditions of the Agreement and Deed of Trust remain in full force and effect without modification or change. Each of the undersigned borrowers hereby ratifies and reaffirms such Borrower's personal liability for the payment of obligations contained in the Agreement and Deed of Trust. Nothing herein shall affect the validity or lien priority of the Deed of Trust on the property as security for the payment of all amounts owing on the Agreement as herein modified.

Dated as of the day and year first above written.

Borrower(s):


Randall Cook


Lenora Cook

ACKNOWLEDGMENT OF GRANTOR

State of WA
County of Skagit

ON this 22 day of April, 2008, personally appeared before me Katie E. Hickok to me known to be the individual(s) described in and who executed the within and foregoing Instrument, and acknowledged that he/she signed the same as **Randall Cook and Lenora Cook** free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 22nd day of April, 2008.

Katie E. Hickok
Notary Public in and for the State of WA, residing at Mt Vernon
My appointment expires 1-7-11



Bank: WASHINGTON MUTUAL BANK, FA

By: Patrick McIsaac
Patrick McIsaac
Officer

ACKNOWLEDGMENT OF LENDER

State of Washington
County of Snohomish

ON this 10th day of Apr. 1, 2008, before me Mary K. Teegarden, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared **Patrick McIsaac** to me known to be the **Corporate Officer** of Washington Mutual Bank, FA the corporation that executed the foregoing instrument, and acknowledged the said instrument to the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that said individual is authorized to execute the said instrument. WITNESS my hand and official seal hereto affixed the day and year first above written.

Mary K. Teegarden
Notary Public in and for the State of Washington County of Snohomish
Residing at Snohomish
My appointment expires Feb 24 2010

