



200604200040

Skagit County Auditor

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Recording Requested by &
When Recorded Return To:
US Recordings Inc.
2925 Country Drive Suite 201
St.Paul, MN 55117

DEED OF TRUST MODIFICATION

GRANTORS: MICHAEL C JAMES & RITA KAYE JAMES Husband And Wife
GRANTEE: U.S. BANK NATIONAL ASSOCIATION ND TRUSTEE: U.S. Bank Trust Company, National Association
REFERENCE NUMBER(S) Recorded on: 12/27/04 Recording Info: DOC# 200412270094
PARCEL IDENTIFICATION #: P69317
ABBREVIATED LEGAL DESCRIPTION (lot,block,plat or section,township,range): LOTS 38-40 BLK 5 SIMILK BEACH VOL 4 PG 51 & LOTS 1-2 BLK 2 MADRONA VIEW ADN TO SIMILK BEACH VOL 5 PGS 5D & 6 See Exhibit B for the full legal description which is on page # 5 USR MHER / 30937321 WA

MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

This Modification modifies a Home Equity Line Agreement and a Deed of Trust. Terms used in this Modification:

Home Equity Line Agreement
Modification Date: 03/10/2006
Note Date: 11/19/2004
Maturity Date: 11/19/2029
Account Number ending in: ****5247
Original Credit Limit: \$126,000
New Credit Limit: \$151,000
Borrowers: Michael C James
Rita Kaye James

Bank: U.S. Bank National Association ND
4325 17th Ave SW
Fargo, ND 58103
Recording Requested by & When Recorded Return to:
U.S. Recordings, Inc
2925 Country Dr., Ste 201
St. Paul, MN 55117

The Deed of Trust is described on Exhibit A to this Modification. The Grantors are also listed on Exhibit A.

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The Borrowers and the Bank entered into the Home Equity Line Agreement. The Grantors have signed the Deed of Trust securing the Home Equity Line Agreement. The deed of trust Property and other information about the deed of trust are described on Exhibit A.

The Borrowers and the Bank agree that the Home Equity Line Agreement is modified to increase the Original Credit Limit as shown above. The Grantors and the Bank agree that the Deed of Trust is modified to secure the entire New Credit Limit on the Home Equity Line Agreement as shown above. The maximum principal indebtedness secured by the Deed of Trust as modified by this Modification is the New Credit Limit. The New Credit Limit consists of the Original Credit Limit of \$126,000, plus \$25,000 in additional indebtedness, all of which is secured by the Deed of Trust as modified.

Borrowers and Grantors:

X Michael C James 4/10/06
Michael C James Date
X Rita Kaye James 4/10/06
Rita Kaye James Date

Date

Date

Note: Only those persons named as Grantors in Exhibit A have an interest in the Deed of Trust Property and are signing to modify the Deed of Trust. All other signers are signing merely to modify the Home Equity Line Agreement.

001061508526043978
642-0013328

State of Washington)

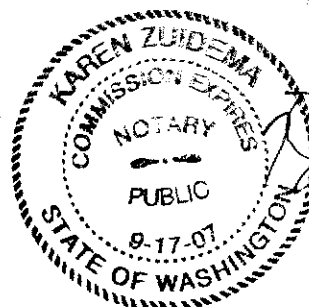
County of Skagit) ss.

On this 10th day of April, 2006 before me, a notary public, personally appeared

Michael C James + Rita Kaye James

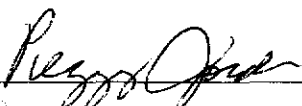
known or identified to me to be the person(s) whose name(s) is(are) subscribed to the within instrument, and acknowledged to me that he/she/they executed the same.

[Signature]
Notary Public in and for the State of Washington, residing at
Anacortes, WA
My commission expires 9/17/07



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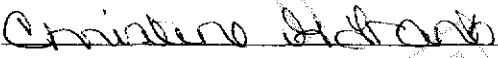
U.S. Bank National Association, ND

Signature: 
Peggy Jordan, Mortgage Officer

State of Minnesota)

County of Ramsey) ss

This instrument was acknowledged before me on the 17th day of
April, 2006 by Peggy Jordan, a Mortgage Officer
of U.S. Bank National Association, ND, a national banking association, on behalf
of the association.

Notary Public 
Christine G. Frank

My commission expires: January 31, 2009



MODIFICATION TO DEED OF TRUST (LINE AGREEMENT) - EXHIBIT A

Deed of Trust - a deed of trust signed, dated and recorded as shown.

Grantors: MICHAEL C JAMES & RITA KAYE JAMES

Husband And Wife

Trustee: U.S. Bank Trust Company, National Association

Beneficiary: U.S. Bank National Association ND

Deed of Trust Date: 11/22/04

Deed of Trust Recording Date: 12/27/04

Recording Office: Skagit County Recorder

Deed of Trust Recording Information: DOC# 200412270094

Legal Description of Property:

SEE ATTACHED EXHIBIT B

Parcel ID: P69317

Property Address: 13616 Slice St
Anacortes, WA 98221

Certificate No.(Torrens Only):

This instrument drafted by:
U.S. Bank National Association ND
Attn: Joe Berenz 920-426-7937
1850 Osborne Ave
Oshkosh, WI 54902

Mail Tax Statements to:
Michael C James & Rita Kaye James
13616 Slice St
Anacortes, WA 98221



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EXHIBIT 6

PARCEL A

LOTS 38, 39, AND 40, BLOCK 6, SIMILK BEACH, SKAGIT COUNTY WASHINGTON, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4 OF PLATS, PAGE 51, RECORDS OF SKAGIT COUNTY, WASHINGTON; EXCEPT THAT PORTION OF SAID LOTS 38 AND 39 LYING NORTHERLY AND WESTERLY OF A LINE 10 FEET EASTERLY AND SOUTHERLY OF AND PARALLEL WITH THE FOLLOWING DESCRIBED LINE:

BEGINNING AT THE MOST NORTHERLY CORNER OF SAID LOT 38; THENCE SOUTHWESTERLY IN A STRAIGHT LINE TO A POINT ON THE SOUTHEASTERLY LINE OF SAID LOT 38 WHICH IS 110 FEET SOUTH 60 DEGREES 39' WEST FROM THE MOST EASTERLY CORNER OF SAID LOT 38; THENCE SOUTH 60 DEGREES 29' WEST ALONG SAID SOUTHEASTERLY LINE OF LOT 38 TO THE SOUTHWESTERLY LINE OF SAID PLAT, SAID POINT BEING THE TERMINAL POINT OF SAID LINE.

PARCEL B

LOTS 1 AND 2, BLOCK 2, MADRONA VIEW ADDITION TO SIMILK BEACH, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 5 OF PLATS, PAGES 5D AND 6, RECORDS OF SKAGIT COUNTY, WASHINGTON;

EXCEPT ALL THAT PORTION THEREOF LYING SOUTHEASTERLY OF THE FOLLOWING DESCRIBED LINE:

BEGINNING AT THE NORTHEAST CORNER OF LOT 2 IN BLOCK 2, MADRONA VIEW ADDITION TO SIMILK BEACH, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 5 OF PLATS, PAGE 5D AND 6, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE SOUTH 31 DEGREES 20' EAST ALONG THE EAST BOUNDARY OF SAID LOT 2 A DISTANCE OF 19.765 FEET TO THE TRUE POINT OF BEGINNING OF SAID LINE;

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EXHIBIT 10
(continue)

THENCE SOUTH 73 DEGREES 45' WEST A DISTANCE OF 22.37 FEET;
THENCE SOUTH 63 DEGREES 48' WEST A DISTANCE OF 29.94 FEET;
THENCE SOUTH 67 DEGREES 36' WEST A DISTANCE OF 19.75 FEET;
THENCE SOUTH 78 DEGREES 39' WEST A DISTANCE OF 14.25 FEET;
THENCE SOUTH 58 DEGREES 45' WEST A DISTANCE OF 9.66 FEET;
THENCE SOUTH 65 DEGREES 04' WEST TO THE WEST BOUNDARY OF SAID
LOT 2 AND TERMINUS OF SAID LINE.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

ABBRV LEGAL

LOTS 38-40 BLK 5 SIMILK BEACH VOL 4 PG 51 & LOTS 1-2 BLK 2
MADRONA VIEW ADN TO SIMILK BEACH VOL 5 PGS 5D & 6

Permanent Parcel Number: 4003-002-002-0003 (Parcel #1)
4001-006-039-0003 (Parcel #2)

MICHAEL C. JAMES AND RITA K. JAMES, HUSBAND AND WIFE

13616 SLICE STREET, ANACORTES WA 98221

Loan Reference Number : 20042921602260/3000315247

First American Order No: 6394030

Identifier: L/ELS

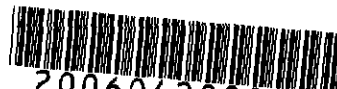


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DDT MODIFICATION

LOAN# 00003000315247

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