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11/27/2007 09:07 AM \$20.00

Book - 9540 Pg - 9736-9741

GARY W. OTT

RECORDER, SALT LAKE COUNTY, UTAH

GROUP 9 WI

W 140 N 8917 LILLY RD

MENOMONEE FALLS WI 53051

BY: KLD, DEPUTY - MA 6 P.

After recording return to:

Record & Return to:

Group9 Abstract, Inc.

W140 N8917 Lilly Road

Menomonee Falls, WI 53051

ATTN: GROUP 9, INC.

This document was prepared by:

POORNIMA SABARI

WASHINGTON MUTUAL BANK

20855 STONE OAK PKWY BLDG B

SAN ANTONIO, TX 78258-7429



Washington
Mutual

MODIFICATION OF THE WaMu Equity Plus™ SECURITY INSTRUMENT

Grantor/Mortgagor:

KATHRYN JEPSEN AND JOSEPH JEPSEN

Account Number: 0672860848

This Modification of the WaMu Equity Plus(TM) Security Instrument ("Modification") is made and entered into on October 24, 2007 by and between WASHINGTON MUTUAL BANK ("we," "us," "our," or "Bank") and the other person(s) signing below ("collectively, the Grantor/Mortgagor").

Bank and Grantor/Mortgagor are parties to a WaMu Equity Plus Agreement and Disclosure (including any riders and previous amendments, the "Agreement"), which is being amended by a separate document with the same date as this Modification. The Agreement establishes an account for the borrower(s) identified therein (collectively, the "Borrower") with the Account Number identified above (the "Account") from which Borrower may obtain credit advances on a revolving basis from Bank. The Agreement is secured by a mortgage, deed of trust, trust indenture, deed to secure debt, security deed, or other security instrument (including any riders and previous amendments, the "Security Instrument") executed by Grantor/Mortgagor and recorded on 01/10/2006 as Instrument No. 9606305, in Book or Liber 9242, Page(s) 450, in the Official Records of SALT LAKE County, Utah. The Security Instrument secures the performance of Borrower's obligations under the Agreement and Grantor/Mortgagor's obligations under the Security Instrument, and encumbers the property described in the Security Instrument and located at the Property Address stated below (the "Property"), as more particularly described in Exhibit "A" attached to and incorporated into this Modification.

Tax Parcel Number: 16-15-207-008

Bank and Grantor/ Mortgagor agree as follows:

1. **Effect of this Modification.** This Modification modifies, amends and supplements the Security Instrument. To the extent of any inconsistency between the provisions of this Modification and the provisions of the Security Instrument, the provisions of this Modification shall prevail over

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and the provisions of the Security Instrument, the provisions of this Modification shall prevail over and supersede the inconsistent provisions of the Security Instrument. Except as modified, amended or supplemented by this Modification, the Security Instrument shall remain in full force and effect. This Modification will be legally binding and effective upon the parties only when it is signed by Bank and each Grantor/Mortgagor.

2. **Modified Terms and Conditions.** The Security Instrument is modified, amended and supplemented by this Modification, as follows:

Credit Limit Increase: The Credit Limit stated in the Agreement and the Security Instrument is hereby increased by \$30,000.00, from the current amount of \$41,500.00 to the increased amount of \$71,500.00. All other terms and conditions relating to the Credit Limit including, without limitation, our ability to reduce the Credit Limit during any period when certain events have occurred and your obligation not to request or obtain a credit advance that will cause your Account balance to exceed your Credit Limit, remain in full force and effect (except for any changes resulting from the amendment of the Agreement referenced above).

3. **Other Changes to the Agreement.** The terms and conditions of the Agreement have been amended in certain respects, and reference is made to the amended Agreement for information relating to the same.

4. **Definition of Terms.** Except as otherwise provided in this Modification, the terms used in this Modification shall have the same meanings as the same or substantially equivalent terms used in the Security Instrument, whether or not the terms used in this Modification or the Security Instrument, are capitalized.

Property Address:

1444 S BEACON DR SALT LAKE CITY, UT 84108

0672860848

By signing below, Bank and Grantor/Mortgagor accept and agree to the terms and conditions of this Modification effective as of the date first set forth above.

BANK:

WASHINGTON MUTUAL BANK

By:

Aina Gonzalez
(Bank Officer Signature)

Aina Gonzalez
(Printed Bank Officer Name)

Its:

Team Lead

(Bank Officer Title)

STATE OF Texas

COUNTY OF Bexar

) SS

The foregoing instrument was acknowledged before me this 16 day of Nov, 07, by Aina Gonzalez as Team Lead of

(Printed Bank Officer Name)

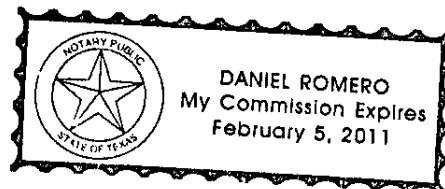
(Bank Officer Title)

WASHINGTON MUTUAL BANK

WITNESS my hand and official seal

My commission expires: 2/5/2011

Daniel Romero
Notary Public



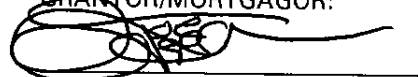
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GRANTOR/MORTGAGOR:


JOSEPH JEPSEN


KATHRYN JEPSEN

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STATE OF UTAH

COUNTY OF Salt Lake

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) SS
)

The foregoing instrument was acknowledged before me this 30th, Oct ²⁰⁰⁷ by:

JOSEPH JEPSEN

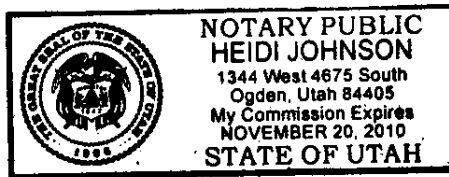
KATHRYN JEPSEN

and
and
and
and
and
and

Heidi Johnson
Notary Public

My Commission Expires: Nov. 20, 2010

Residing at: Salt Lake



0672860848

EXHIBIT "A"
ATTACHMENT TO MODIFICATION AGREEMENT

LYING AND BEING LOCATED IN THE CITY OF SALT LAKE CITY, COUNTY OF SALT LAKE, STATE OF UTAH; ALL THAT CERTAIN PARCEL OR TRACT OF LAND KNOWN AS: LOT 92, BEACON HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.