



200108100321  
Skagit County Auditor  
8/10/2001 Page 1 of 3 3:43:08PM

**RETURN ADDRESS:**

Peoples Bank  
Loan Services Department  
P.O. Box 233  
Lynden, WA 98264

P-97956-S  
LAND TITLE COMPANY OF SKAGIT COUNTY

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): \_\_\_\_\_ Additional on page \_\_\_\_\_

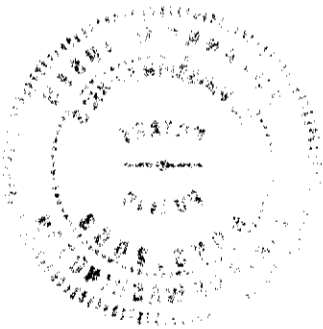
Grantor(s):  
1. VERMULM, DANIEL S.  
2. VERMULM, SHARON R.

Grantee(s)  
1. PEOPLES BANK

Legal Description: TRACT H, PLAT OF S.S.V.P. #1 Additional on page 2

Assessor's Tax Parcel ID#: 4575-000-008-0007

**THIS MODIFICATION OF DEED OF TRUST dated August 6, 2001, is made and executed between DANIEL S. VERMULM AND SHARON R. VERMULM, who acquired title as DANIEL S. VER MULM AND SHARON R. VER MULM, HUSBAND AND WIFE, whose address is 20057 OAKERLUND DR., MOUNT VERNON, WA 98274 ("Grantor") and PEOPLES BANK, MOUNT VERNON OFFICE, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").**



DOCUMENT

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 5018826-102

Page 2

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated October 6, 1999 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

Recorded October 7, 1999 under recording no. 199910070047 in Skagit County Auditor's Office Mt Vernon, WA.

**REAL PROPERTY DESCRIPTION.** The Deed of Trust covers the following described real property located in SKAGIT County, State of Washington:

TRACT H, "PLAT OF S.S.V.P. NO. 1" AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 6 AND 7, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON

The Real Property or its address is commonly known as 20057 OAKERLUND DR., MOUNT VERNON, WA 98274. The Real Property tax identification number is 4575-000-008-0007.

**MODIFICATION.** Lender and Grantor hereby modify the Deed of Trust as follows:

INCREASE THE PRINCIPAL AMOUNT FROM \$7,800.00 TO \$27,000.00.

**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED AUGUST 6, 2001.**

GRANTOR:

x Daniel S. Vermulm  
DANIEL S. VERMULM, Individually

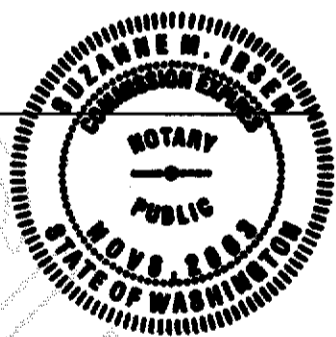
x Sharon R. Vermulm  
SHARON R. VERMULM, Individually

LENDER:

x Elizabeth Pelland  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )



On this day before me, the undersigned Notary Public, personally appeared DANIEL S. VERMULM and SHARON R. VERMULM, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

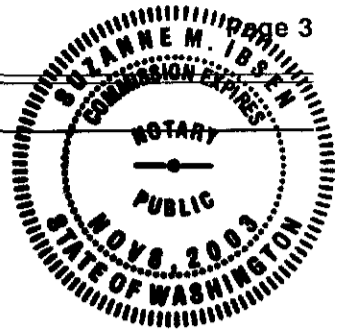
Given under my hand and official seal this 6 day of August, 20 01

By Suzanne M. Ibsen  
Notary Public in and for the State of WA

Residing at Mount Vernon  
My commission expires NOV. 8, 2003

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 5018826-102



LENDER ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )

On this 6 day of August, 20 01, before me, the undersigned Notary Public, personally appeared Elizabeth Pelland and personally known to me or proved to me on the basis of satisfactory evidence to be the officer, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Suzanne M. Ibsen  
Notary Public in and for the State of WA

Residing at Mount Vernon  
My commission expires Nov. 8, 2003

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Skagit County Auditor