



2. ADDITIONAL MODIFICATIONS.

The Deed of Trust and Note are further modified as follows:

The original amount of the Note, which is secured by the Deed of Trust referenced above, and the original principal amount of such Deed of Trust in the amount of two hundred thirty two thousand and 00/100 dollars (\$232,000.00) is hereby increased to four hundred thousand and 00/100 dollars (\$400,000.00), an increase of one hundred sixty eight thousand and 00/100 dollars (\$168,000.00).

C. Additional Representations, Warranties and Agreements.

Grantor represents and warrants that Grantor owns the property free and clear of any liens or encumbrances other than the liens described on Schedule B below. Except as expressly modified herein, all terms and conditions of the Loan Documents shall remain in full force and effect. The parties hereby adopt, ratify and confirm these terms and conditions as modified. Borrower and Grantor agree to execute any additional documents which may be required by Lender to carry out the intention of this Agreement. As of the date of this Agreement, there are no claims, defenses, setoffs or counterclaims of any nature which may be asserted against Lender by any of the undersigned.

**SCHEDULE A**

The following described real property located in the County of SKAGIT, State of Washington:

SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, AND DESCRIBED AS FOLLOWS:

THAT PORTION OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 25, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M., DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 372 FEET WEST OF THE WEST LINE OF THE 'PLAT OF J.H. HAVEKOST'S ADDITION TO ANACORTES', AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 23, RECORDS OF SKAGIT COUNTY, SAID POINT BEING ON THE CENTER LINE OF 31ST STREET WHEN EXTENDED; THENCE SOUTH 281 FEET, MORE OR LESS, TO THE NORTH LINE OF 32ND STREET; THENCE WEST 36 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 143 FEET; THENCE WEST 150 FEET; THENCE SOUTH 143 FEET; THENCE EAST 150 FEET TO THE TRUE POINT OF BEGINNING. TOGETHER WITH A NON-EXCLUSIVE EASEMENT FOR DRIVEWAY PURPOSES OVER AND ACROSS A 15 FOOT STRIP LYING ADJACENT TO AND ABUTTING UPON THE NORTH LINE OF THE ABOVE DESCRIBED TRACT; EXCEPT ALL THAT PORTION CONVEYED TO THE CITY OF ANACORTES BY DEED RECORDED JUNE 8, 1989, UNDER AUDITOR'S FILE NO. 8906080020, RECORDS OF SKAGIT COUNTY, WASHINGTON.

**SCHEDULE B**



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GRANTOR: MICHAEL M. ATTERBERRY

*Michael M. Atterberry*  
MICHAEL M. ATTERBERRY

GRANTOR: WENDY D. ATTERBERRY

*Wendy D. Atterberry*  
WENDY D. ATTERBERRY

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:



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Skagit County Auditor

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BORROWER: MICHAEL M. ATTERBERRY

*Michael M. Atterberry*

MICHAEL M. ATTERBERRY

BORROWER: WENDY D. ATTERBERRY

*Wendy D. Atterberry*

WENDY D. ATTERBERRY

BORROWER:

BORROWER:

BORROWER:

BORROWER:

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BORROWER:

LENDER:

KeyBank National Association



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State of Washington  
County of King

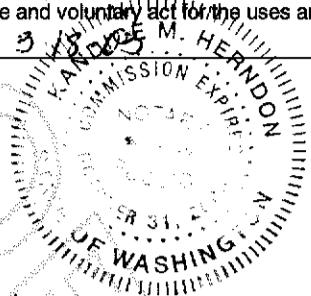
I certify that I know or have satisfactory evidence that Michelle M. Atterberry and

Wendy D. Atterberry  
is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: \_\_\_\_\_

Kandi M. Herndon  
Notary Public (Print Name)

Notary  
Title  
My appointment expires: 10-31-06



State of Washington  
County of \_\_\_\_\_

I certify that I know or have satisfactory evidence that \_\_\_\_\_

is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: \_\_\_\_\_

Notary Public (Print Name) \_\_\_\_\_

Title \_\_\_\_\_  
My appointment expires: \_\_\_\_\_

State of Washington  
County of \_\_\_\_\_

I certify that I know or have satisfactory evidence that \_\_\_\_\_

is that person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute this instrument and acknowledged it as the \_\_\_\_\_ to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: \_\_\_\_\_

Notary Public (Print Name) \_\_\_\_\_

Title \_\_\_\_\_  
My appointment expires: \_\_\_\_\_

(Seal or Stamp)

State of Washington  
County of \_\_\_\_\_

I certify that I know or have satisfactory evidence that \_\_\_\_\_

is that person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute this instrument and acknowledged it as the \_\_\_\_\_ to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: \_\_\_\_\_

Notary Public (Print Name) \_\_\_\_\_

Title \_\_\_\_\_  
My appointment expires: \_\_\_\_\_

(Seal or Stamp)



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ACAPS # 030351053390C; ALS # 473101717519