



200310280101

Skagit County Auditor

10/28/2003 Page

1 of

3 3:44PM

**RETURN ADDRESS:**  
Whidbey Island Bank  
P.O. Box 1589  
Oak Harbor, WA 98277

CHICAGO TITLE QB-2379

**ACCOMMODATION RECORDING  
MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): BLIND

Additional on page \_\_\_\_

Grantor(s):

- 1. ANDERSON, JAMES H
- 2. ANDERSON, CHRISTY A

Grantee(s)

- 1. Whidbey Island Bank

Legal Description: SPARR'S ADD LOT 3

Additional on page \_\_\_\_

Assessor's Tax Parcel ID#: 4018-000-003-0017

AF# of document being modified: 200307090122

**THIS MODIFICATION OF DEED OF TRUST** dated October 21, 2003, is made and executed between **JAMES H ANDERSON** and **CHRISTY A ANDERSON**; husband and wife ("Grantor") and Whidbey Island Bank, Burlington Office, 1800 S. Burlington Ave., P.O. Box 302, Burlington, WA 98233 ("Lender").

Chicago Title Company has placed  
this document for recording as a  
customer courtesy and accepts no  
liability for its accuracy or validity

DOCUMENT

MODIFICATION OF DEED OF TRUST

(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated June 26, 2003 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

A DEED OF TRUST RECORDED IN SKAGIT COUNTY AUDITOR'S OFFICE ON JULY 9, 2003 FOR PAGES 1-9 IN THE AMOUNT OF \$187,700.00 WITH A RECRDING NUMBER OF 200307090122.

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

LOT 3, SPARR'S ADDITION, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 8 OF PLATS, PAGE 72, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN SKAGIT COUNTY, WASHINGTON. The Real Property or its address is commonly known as 20336 SUNNE ST, BURLINGTON, WA 98233. The Real Property tax identification number is 4018-000-003-0017

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows: A DEED OF TRUST DATED JUNE 26, 2003 & RECORDED IN SKAGIT COUNTY AUDITOR'S OFFICE ON JULY 9, 2003. AN INCREASE OF \$35,000.00 TO OUR ORIGINAL NOTE AMOUNT OF \$187,700.00 DATED MAY 9, 2003.

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 AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED OCTOBER 21, 2003.

GRANTOR:

X James H. Anderson  
JAMES H. ANDERSON

X Christy A. Anderson  
CHRISTY A. ANDERSON

X [Signature]  
Authorized Officer  
LENDER:

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington  
COUNTY OF Skagit

On this day before me, the undersigned Notary Public, personally appeared JAMES H ANDERSON and CHRISTY A ANDERSON, husband and wife, 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 purposes and purposes therein mentioned. Given under my hand and official seal this 21st day of October, 2003.

By Rhonda K. Tingley  
Notary Public in and for the State of WA  
Residing at [Signature]  
My commission expires [Signature]



**MODIFICATION OF DEED OF TRUST  
(Continued)**

**LENDER ACKNOWLEDGMENT**

STATE OF \_\_\_\_\_ )  
 ) SS  
COUNTY OF \_\_\_\_\_ )

On this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_, before me, the undersigned Notary Public, personally appeared \_\_\_\_\_ and personally known to me or proved to me on the basis of satisfactory evidence to be the \_\_\_\_\_, 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 \_\_\_\_\_ Residing at \_\_\_\_\_  
Notary Public in and for the State of \_\_\_\_\_ My commission expires \_\_\_\_\_

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Skagit County Auditor