



200402030013
Skagit County Auditor

2/3/2004 Page 1 of 3 9:34AM

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

FIRST AMERICAN TITLE CO.

A73410

MODIFICATION OF DEED OF TRUST

DOT AF# 200305220086
Reference # (if applicable): A73410

Additional on page ____

Grantor(s):

- 1. RUSSELL, SANDRA K

Grantee(s)

- 1. Whidbey Island Bank

Legal Description: LOT 40, SKLYINE NO. 7

Additional on page 2

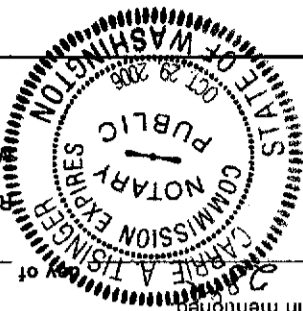
Assessor's Tax Parcel ID#: 3823-000-040-0001

THIS MODIFICATION OF DEED OF TRUST dated January 28, 2004, is made and executed between SANDRA K RUSSELL; as her separate estate ("Grantor") and Whidbey Island Bank, Anacortes Office, 2202 Commercial Ave., P.O. Box 320, Anacortes, WA 98221 ("Lender").

UNOFFICIAL DOCUMENT

Skagit County Auditor

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On this day before me, the undersigned Notary Public, personally appeared SANDRA K RUSSELL, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 28th day of January, 2004, residing at Anacortes, WA, my commission expires 10-29-08.

STATE OF Washington)
COUNTY OF Skagit)
SS)
INDIVIDUAL ACKNOWLEDGMENT

GRANTOR: Sandra K Russell
LENDER: Carrie D. Dieringer x
Authorized Officer

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 JANUARY 28, 2004. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions. non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. signing below acknowledges that this Modification is given conditionally, based on the representation to Lender that the 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 parties, makers and endorses to the Note, including accommodation parties, unless a party is expressly released 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 Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. unchange and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:
The Real Property or its address is commonly known as 1916 BAY PLACE, ANACORTES, WA 98221. The Real Property tax identification number is 3823-000-040-0001

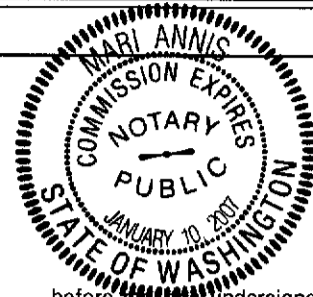
PARCEL "A": LOT 40, "SKYLINE NO. 7", ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 9 OF PLATS, PAGES 70 AND 71, RECORDS OF SKAGIT COUNTY, WASHINGTON. THAT PORTION OF SECTION 28, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M., DESCRIBED AS FOLLOWS:
BEGINNING AT THE MOST SOUTHERLY CORNER OF LOT 40, "SKYLINE NO. 7", ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 9 OF PLATS, PAGES 70 AND 71, RECORDS OF SKAGIT COUNTY, WASHINGTON. THENCE SOUTH 46 DEGREES 41' 01" WEST, A DISTANCE OF 70 FEET; THENCE NORTH 26 DEGREES 52' 59" WEST, A DISTANCE OF 105.37 FEET; THENCE NORTH 01 DEGREES 09' 42" WEST, A DISTANCE OF 44.15 FEET TO A POINT WHICH LIES NORTH 81 DEGREES 03' 40" EAST FROM THE MOST WESTERLY CORNER OF SAID LOT 40; THENCE SOUTH 81 DEGREES 03' 40" WEST, A DISTANCE OF 51.95 FEET TO THE MOST WESTERLY CORNER OF SAID LOT 40; THENCE SOUTHERLY ALONG THE WESTERLY LINE OF SAID LOT TO THE POINT OF BEGINNING.

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated May 9, 2003 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:
RECORDED ON MAY 22, 2003 AT SKAGIT COUNTY AUDITOR'S OFFICE UNDER FILE NUMBER 200305220086.
REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in SKAGIT County, State of Washington:
PARCEL "A":

MODIFICATION OF DEED OF TRUST
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)



On this 28th day of January, 20 04, 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 Mari Annis
Notary Public in and for the State of WA

Residing at Burlington, WA
My commission expires 1/10/07



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Skagit County Auditor