

RETURN ADDRESS:
PEOPLES BANK
LOAN SERVICES
DEPARTMENT
PO BOX 233
LYNDEN, WA 98264



200406140240
Skagit County Auditor

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CHICAGO TITLE CO.

1C31440.SM ✓

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200206100196

Additional on page _____

Grantor(s):

1. Vilders, Bruce D
2. Vilders, Jane A

Grantee(s)

1. PEOPLES BANK

Legal Description: LOT 23, CEDAR HILLS NO. 3

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Assessor's Tax Parcel ID#: 3880-000-023-0002 (P64354)

THIS MODIFICATION OF DEED OF TRUST dated June 12, 2004, is made and executed between Bruce D Vilders and Jane A Vilders, husband and wife, whose address is 2357 Crosby Drive, Mount Vernon, WA 98274 ("Grantor") and PEOPLES BANK, SEDRO WOOLLEY OFFICE, 530B CROSSROAD SQUARE, SEDRO-WOOLLEY, WA 98284 ("Lender").

MODIFICATION OF DEED OF TRUST

Loan No: 5021118-103

(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated June 6, 2002 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

A DEED OF TRUST RECORDED JUNE 10, 2002 UNDER AUDITOR'S FILE NO. 200206100196 RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON.

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

LOT 23, CEDAR HILLS NO. 3, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 9 OF PLATS, PAGES 36 AND 37, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN SKAGIT COUNTY, WASHINGTON

The Real Property or its address is commonly known as 2357 Crosby Drive, Mount Vernon, WA 98274. The Real Property tax identification number is 3880-000-023-0002 (P64354)

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATED JUNE 12, 2004 FROM GRANTOR TO LENDER, TOGETHER WITH ALL RENEWALS OF, EXTENSIONS OF, MODIFICATIONS OF, REFINANCINGS OF, CONSOLIDATIONS OF, AND SUBSTITUTIONS FOR THE PROMISSORY NOTE OF AGREEMENT.

INCREASE PRINCIPAL AMOUNT FROM \$5,500.00 TO \$47,200.00

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 JUNE 12, 2004.

GRANTOR:

X Bruce D. Vidlers
Bruce D Vidlers

X Jane A Vidlers
Jane A Vidlers

LENDER:

PEOPLES BANK

X Deborah Justice
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

NOTARY PUBLIC
STATE OF WASHINGTON
JENNIFER HODGES
My Appointment Expires Dec 11, 2005

STATE OF Washington
COUNTY OF Skagit

On this day before me, the undersigned Notary Public, personally appeared Bruce D Vidlers and Jane A Vidlers, personally known 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 12th day of June, 2004.
Residing at Mount Vernon
My commission expires 12-11-2005
By Jennifer Hodges
Notary Public in and for the State of WA

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

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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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