

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



200406300107

Skagit County Auditor

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CHICAGO TITLE CO.  
1031585 ✓

### MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200206190101

Additional on page \_\_\_\_\_

Grantor(s):

1. Anderson, Harvey C
2. Anderson, Evelyn L

Grantee(s)

1. PEOPLES BANK

Legal Description: Lts 19, 20, & 21, Blk SAMISH TERRACE, and interest in GL 1

Additional on page 2

Assessor's Tax Parcel ID#: 3992 001 021 0007 (P68818)

**THIS MODIFICATION OF DEED OF TRUST** dated June 25, 2004, is made and executed between Harvey C Anderson and Evelyn L Anderson, husband and wife, whose address is 4954 Samish Terrace Road , Bow, WA 98232 ("Grantor") and PEOPLES BANK, MOUNT VERNON OFFICE, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").

**MODIFICATION OF DEED OF TRUST**

Loan No: 5713595-1

(Continued)

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**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated June 13, 2002 (the "Deed of Trust")

which has been recorded in Skagit County, State of Washington, as follows:

**A DEED OF TRUST DATED JUNE 13, 2002 AND RECORDED JUNE 19, 2002 UNDER AUDITOR'S FILE NO. 200206190101 RECORDS OF SKAGIT COUNTY, WASHINGTON.**

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

Lot 19, 20 and 21, SAMISH TERRACE, according to the plat thereof, recorded in Volume 7 of Plats, page 20, records of Skagit County, Washington.

ALSO, an undivided 2/80th interest in the following described real estate:

Beginning at the Southeast corner of Government Lot 1, Section 26, Township 36 North, Range 2 East of the Willamette Meridian; thence North 1°38'45" East along the section line, a distance of 1,164.02 feet to the meander corner between Sections 25 and 26; thence South 82°30' West, a distance of 483.15 feet to the true point of beginning; thence continue South 82°30' West, a distance of 50.64 feet; thence South 1°38'45" West, a distance of 477.07 feet to the North edge of the H.R. Roney Road; thence Southeast along the North line of the said H.R. Roney Road, a distance of 51.0 feet; thence North 1°38'45" East, a distance of 495.3 feet to the true point of beginning.

Situated in Skagit County, Washington

The Real Property or its address is commonly known as 4954 Samish Terrace Road, Bow, WA 98232. The Real Property tax identification number is 3992 001 021 0007 (P68818)

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

**THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATE JUNE 25, 2004 FROM GRANTOR TO LENDER, TOGETHER WITH ALL RENEWALS OF, EXTENSIONS OF, MODIFICATIONS OF, REFINANCING OF, CONSOLIDATIONS OF, AND SUBSTITUTIONS FOR THE PROMISSORY NOTE OR AGREEMENT**

INCREASE THE PRINCIPAL AMOUNT FROM \$60,000.00 TO \$100,000.00.

**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 endorses 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 JUNE 25, 2004.**

**GRANTOR:**

X *Harvey C Anderson*  
Harvey C Anderson

X *Evelyn L Anderson*  
Evelyn L Anderson

**LENDER:**

PEOPLES BANK

X *M. L. Moody*  
M. L. Moody  
Authorized Officer



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MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 5713595-1

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Wash.

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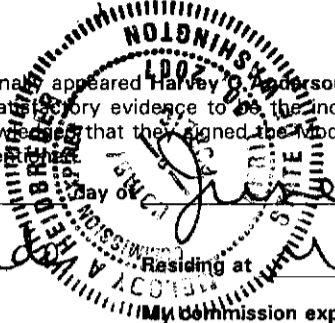
COUNTY OF \_\_\_\_\_

On this day before me, the undersigned Notary Public, personally appeared Harvey Anderson and Evelyn L Anderson, 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 25th day of June, 2004

By Meredith A. Hubbard Residing at 1407 1/2 Vernon

Notary Public in and for the State of WA My commission expires 4-30-07



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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