

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



200408090139
Skagit County Auditor

8/9/2004 Page 1 of 3 11:18AM

FIRST AMERICAN TITLE CO.
ACCOMMODATION RECORDING ONLY

MODIFICATION OF DEED OF TRUST

m84a2

Reference # (if applicable): 200211040170

Additional on page _____

Grantor(s):

- 1. Rouw, Paul M
- 2. Rouw, Feliza

Grantee(s)

- 1. PEOPLES BANK

Legal Description: Lot 12, "LIND'S MCLEAN TRACTS"

Additional on page 2

Assessor's Tax Parcel ID#: 3946-000-012-0007 (P67250)

THIS MODIFICATION OF DEED OF TRUST dated August 6, 2004, is made and executed between Paul M Rouw and Feliza Rouw, husband and wife, whose address is 15358 Sunset Lane, Mount Vernon, WA 98273 ("Grantor") and PEOPLES BANK, MOUNT VERNON OFFICE, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").

UNRECORDED DOCUMENT

MODIFICATION OF DEED OF TRUST

Loan No: 5713393-1

(Continued)

Page 2

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated October 31, 2002 (the "Deed of Trust") which has been recorded in Whatcom County, State of Washington, as follows:

A DEED OF TRUST DATED OCTOBER 31, 2002 AND RECORDED NOVEMBER 04, 2002 UNDER AUDITOR'S FILE NO. 200211040170 RECORDS OF SKAGIT COUNTY, WASHINGTON.

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

Tract 12, "LIND'S MCLEAN TRACTS", according to the plat thereof recorded in Volume 6 of Plats, Page 36, records of Skagit County, Washington.
Situate in Skagit County, Washington

The Real Property or its address is commonly known as 15358 Sunset Lane, Mount Vernon, WA 98273. The Real Property tax identification number is 3946-000-012-0007 (P67250)

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATED AUGUST 06, 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 \$5,000.00 TO \$20,000.00

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 acknowledged 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 AUGUST 6, 2004.

GRANTOR:

X for a
Paul M Rouw
X Feliza Rouw
Feliza Rouw

LENDER:

PEOPLES BANK

X meade
Authorized Officer
C. Theobald

INDIVIDUAL ACKNOWLEDGMENT

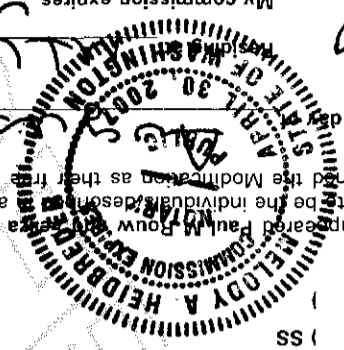
STATE OF

WASH.

COUNTY OF

SKAGIT

On this day before me, the undersigned Notary Public, personally appeared Paul M Rouw, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name 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 6th day of August, 2004.
By meade
Notary Public in and for the State of Wash
My commission expires 4/30/07



200408090139
Skagit County Auditor
3 11:18AM
2 of 2
8/9/2004 Page

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

Loan No: 5713393-1

Page 3

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