



200508220131
Skagit County Auditor

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

CHICAGO TITLE IC36099-SM ✓

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200311120243

Additional on page _____

Grantor(s):

1. Reichlin, Danise M

Grantee(s)

1. PEOPLES BANK

Legal Description: Tract 2, SURVEY 6-68; being ptn. Gov. Lot 4, Sec. 19, T34N, R5EWM

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Assessor's Tax Parcel ID#: 340519 0.005 0200 P90414

THIS MODIFICATION OF DEED OF TRUST dated August 19, 2005, is made and executed between between Danise M Reichlin, as her seperate estate, whose address is 23925 Goldie Lane, Mount Vernon, WA 98273 ("Grantor") and PEOPLES BANK, whose address is MOUNT VERNON OFFICE, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").

MODIFICATION OF DEED OF TRUST

Loan No: 5713454-1

(Continued)

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated November 10, 2003 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

A DEED OF TRUST DATED NOVEMBER 10, 2003 AND RECORDED NOVEMBER 12, 2003 UNDER AUDITOR'S FILE NO. 200311120243 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:

That portion of Tract 2 of that certain survey entitled Gunderson Ridge, recorded May 8, 1985, in Volume 6 of Surveys, page 68, under Auditor's File No. 850508001 6, records of Skagit County, Washington, which lies Southwesterly of the Gunderson Road conveyed to Skagit County by deed recorded July 31, 1986, under Auditor's File No. 860731 0002, records of Skagit County Washington; being a portion of Government Lot 4 of Section 19, Township 34 North, Range 5 East of the Williamette Meridian.

Situated in Skagit County, Washington
The Real Property or its address is commonly known as 23925 Goldie Lane, Mount Vernon, WA 98273. The Real Property tax identification number is 340519 0 005 0200 P90414.

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATE AUGUST 19, 2005 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 \$40,000.00 TO \$90,000.00.

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 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 AUGUST 19, 2005.

GRANTOR:

X Danise M Reichlin

Danise M Reichlin

LENDER:

PEOPLES BANK

X Melody A Heider

Melody A Heider

INDIVIDUAL ACKNOWLEDGMENT

STATE OF

Wash.

COUNTY OF

Skagit

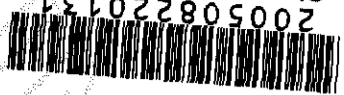
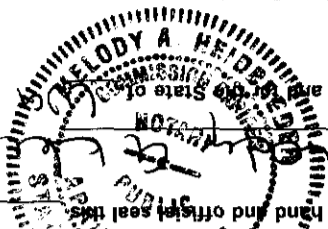
)
) SS
)

On this day before me, the undersigned Notary Public, personally appeared Danise M Reichlin, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the purposes therein mentioned.

Given under my hand and official seal this 19th day of Aug, 2005

By Melody A Heider Residing at 4320

My commission expires 4/30/07



Skagit County Auditor

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MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 5713454-1

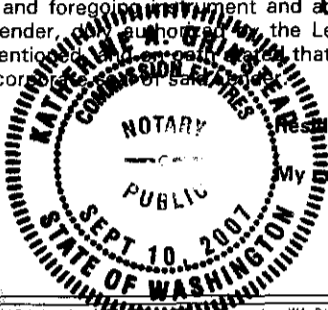
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LENDER ACKNOWLEDGMENT

STATE OF WA)
) SS
COUNTY OF Skagit)

On this 19th day of Aug, 20 05, before me, the undersigned Notary Public, personally appeared Melinda Hendricks and personally known to me or proved to me on the basis of satisfactory evidence to be the person, 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, authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, that he or she is authorized to execute this said instrument and that the seal affixed is the correct seal of said Notary Public.

By [Signature] Residing at Everett, WA
Notary Public in and for the State of WA My commission expires 9-10-07



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UNRECORDED DOCUMENT



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Skagit County Auditor