

RETURN ADDRESS:
VENTURE BANK
ATTN: RESIDENTIAL
LENDING DEPARTMENT
P.O. BOX 3800
LACEY, WA 98509-3800



200602270121
Skagit County Auditor

2/27/2006 Page 1 of 4 11:22AM

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 6491482370

Additional on page _____

Grantor(s):

1. BERTRAND, CHRISTIAN M.
2. BERTRAND, JENNIFER C.

FIRST AMERICAN TITLE CO.

83527

Grantee(s)

1. VENTURE BANK

Legal Description: SECTION 17, TOWNSHIP 33, RANGE 5; NE 1/4

Additional on page 2

Assessor's Tax Parcel ID#: 330517-1-0023-0201 P18101

AF# 200508190107

THIS MODIFICATION OF DEED OF TRUST dated February 16, 2006, is made and executed between between CHRISTIAN M. BERTRAND and JENNIFER C. BERTRAND, HUSBAND AND WIFE, whose address is 18776 WEST BIG LAKE BLVD., MOUNT VERNON, WA. 98274. ("Grantor") and VENTURE BANK, whose address is RESIDENTIAL LENDING, P. O. BOX 3800, 130 MARVIN ROAD SE, LACEY, WA 98509 ("Lender").

MODIFICATION OF DEED OF TRUST
(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated July 25, 2005 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

AS RECORDING NO. 200508190107.

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

SEE ATTACHED LEGAL

The Real Property or its address is commonly known as 25833 LAKE CAVANAUGH ROAD, MOUNT VERNON, WA 98274. The Real Property tax identification number is 330517-1-0023-0201 P18101.

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

PRINCIPAL INCREASE FROM \$300,800.00 TO \$327,000.00.

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 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 FEBRUARY 16, 2006.

GRANTOR:

[Signature of Christian M. Bertrand]
CHRISTIAN M. BERTRAND

X JENNIFER C. BERTRAND

[Signature of Jennifer C. Bertrand]
JENNIFER C. BERTRAND

LENDER:

VENTURE BANK

X Authorized Officer

[Signature of Angela K. Cherry]
Angela K. Cherry

INDIVIDUAL ACKNOWLEDGMENT

STATE OF WASHINGTON

COUNTY OF THURSTON

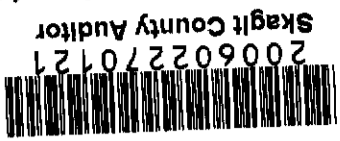
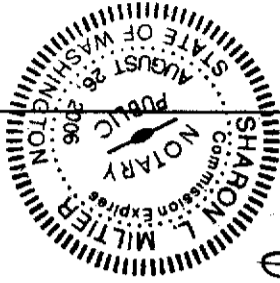
)
) SS
)

On this day before me, the undersigned Notary Public, personally appeared CHRISTIAN M. BERTRAND and JENNIFER C. BERTRAND, 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 23rd day of FEBRUARY, 2006.

Residing at Roy
My commission expires 8/26/07

By *[Signature]*
Notary Public in and for the State of WA



Skagit County Auditor

MODIFICATION OF DEED OF TRUST
(Continued)

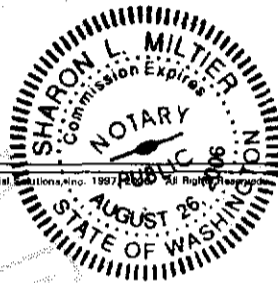
LENDER ACKNOWLEDGMENT

STATE OF WASHINGTON)
) SS
COUNTY OF THURSTON)

On this 23RD day of FEBRUARY, 20 06, before me, the undersigned Notary Public, personally appeared ANGELA L. CHERLY and personally known to me or proved to me on the basis of satisfactory evidence to be the VICE - PRESIDENT, 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 [Signature]
Notary Public in and for the State of WA

Residing at Roy
My commission expires 8/26/06



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200602270121
Skagit County Auditor

Legal description

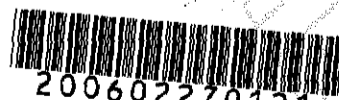
The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

That portion of the East ½ of the East ½ of Section 17, Township 33 North, Range 5 East, W.M., lying Northeasterly of "Lake Cavanaugh Road", more fully described as follows:

COMMENCING at the Northeast corner of said Section 17; THENCE South 0°37'29" West, along the East line thereof, 1397.89 feet; THENCE North 89°22'31" West, 623.19 feet to the true point of beginning; THENCE South 89°22'31" East, 623.19 feet to the East line of said Section 17; THENCE South 0°37'29" West, along the East line thereof, 616 feet; THENCE North 89°22'29" West, 628.77 feet; THENCE South 6°36'04" West, 922.80 feet to the Northeasterly right-of-way line of Lake Cavanaugh Road; THENCE Northwesterly along said right-of-way line, to a point which lies South 47°00'42" West, 897.66 feet from the true point of beginning; THENCE North 47°00'42" East to the true point of beginning.

EXCEPT roads and/or right-of-ways.

(Also known as Lot "D" of that un-recorded boundary line adjustment map)



200602270121
Skagit County Auditor

2/27/2006 Page

4 of

4 11:22AM