

RETURN ADDRESS:
PEOPLES BANK
MOUNT VERNON OFFICE
PHONE: (360) 848-8872
1801 RIVERSIDE DRIVE
MOUNT VERNON, WA
98273



200604190052
Skagit County Auditor

4/19/2006 Page 1 of 3 11:03AM

Chicago Title

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200211040170

Additional on page _____

Grantor(s):

1. Rouw, Paul M
2. Rouw, Feliza

Grantee(s)

1. PEOPLES BANK

Legal Description: Tr 12, LIND'S MCLEAN TRACTS

Additional on page _____

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

THIS MODIFICATION OF DEED OF TRUST dated April 14, 2006, is made and executed between between Paul M Rouw and Feliza Rouw, husband and wife, whose address is 15358 Sunset Lane, Mount Vernon, WA 98273 ("Grantor") and PEOPLES BANK, whose address is MOUNT VERNON OFFICE, PHONE: (360) 848-8872, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").

MODIFICATION OF DEED OF TRUST

Loan No: 5715260-1

(Continued)

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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 Skagit County, State of Washington, as follows:

A DEED OF TRUST DATED OCTOBER 31, 2002 AND RECORDED NOVEMBER 4, 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 Skagit County, State of Washington:

Tact 12, LIND'S MCLAN TRACTS, according to the plat thereof recorded in Volume 6 of Plats, page 36, records of Skagit County, Washington.
Situating 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 DATE APRIL 14, 2006 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 \$20,000.00 TO \$28,000.00.

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 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 APRIL 14, 2006.

GRANTOR:

X Paul M Rouw

X Feliza Rouw

LENDER:

PEOPLES BANK

X Authorized Officer

Meredith C. Lueders

INDIVIDUAL ACKNOWLEDGMENT

STATE OF

Wash

COUNTY OF

Skagit

) SS

On this day before me, the undersigned Notary Public, personally appeared Paul M. Rouw and Feliza Rouw, personally known to me on the basis of satisfactory evidence 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 14th day of April, 2006
Meredith C. Lueders
By: Meredith C. Lueders
Notary Public in and for the State of Wash
My commission expires 4/30/07

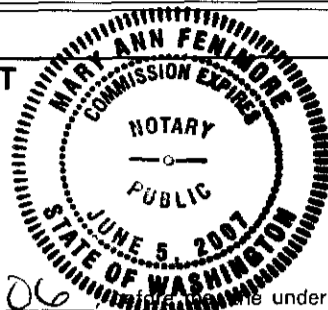
MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 5715260-1

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LENDER ACKNOWLEDGMENT

STATE OF WA)
)
) SS
COUNTY OF Skagit)



On this 14 day of April, 2006, the undersigned Notary Public, personally appeared Melody A. Hebbreder 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 Mary Ann Fenimore
Notary Public in and for the State of WA

Residing at MTVemo
My commission expires 06/05/2007

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