



200604250145  
Skagit County Auditor

4/25/2006 Page 1 of 3 3:45PM

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

LAND TITLE OF SKAGIT COUNTY

M-16286

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): 20051170169

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

Grantor(s):

- 1. SCHWENK, ANDREW C
- 2. SCHWENK, STEPHANIE C
- 3. SCHWENK, JUDITH S

Grantee(s)

- 1. PEOPLES BANK

Legal Description: LOTS 14-16, BLK 3, HAGADORN'S & STEWART & ANAC

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Assessor's Tax Parcel ID#: 3792-003-016-0002 AND 3792-003-017-0001

**THIS MODIFICATION OF DEED OF TRUST dated April 14, 2006, is made and executed between between ANDREW C SCHWENK, STEPHANIE C SCHWENK, HUSBAND AND WIFE, WHOSE ADDRESS IS 1312 35TH STREET, ANACORTES, WA 98221 AND JUDITH S SCHWENK, PRESUMPTIVELY SUBJECT TO THE COMMUNITY INTEREST OF HER SPOUSE, IF MARRIED, WHOSE ADDRESS IS 1303 SUNSET WAY NE, POULSBO, WA 98370 ("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: 5032187-202

(Continued)

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**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated July 22, 2005 (the "Deed of Trust")

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

**RECORDED NOVEMBER 17, 2005 UNDER RECORDING NUMBER 200511170169 IN RECORDS OF SKAGIT**

**COUNTY, WA.**

**REAL PROPERTY DESCRIPTION.** The Deed of Trust covers the following described real property located in SKAGIT

County, State of Washington:

LOTS 14, 15 AND 16, BLOCK 3, "HAGADORN'S & STEWART'S FIRST ADDITION TO THE CITY OF ANACORTES, WASHINGTON," AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 37, RECORDS OF SKAGIT COUNTY, WASHINGTON

SITUATE IN THE CITY OF ANACORTES, COUNTY OF SKAGIT, STATE OF WASHINGTON

The Real Property or its address is commonly known as 1312 35TH ST, ANACORTES, WA 98221. The Real Property tax identification number is 3792-003-016-0002 AND 3792-003-017-0001.

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

**THIS MODIFICATION OF DEED OF TRUST AMENDS THE DEED OF TRUST DATED JULY 22, 2005 WITH THE FOLLOWING AMENDMENTS:**

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATED APRIL 14, 2006 FROM GRANTOR TO LENDER, TOGETHER WITH ALL RENEWALS OF, EXTENSIONS OF, MODIFICATIONS OF, REFINANCINGS OF, CONSOLIDATIONS OF, AND SUBSTITUTIONS FOR THE PROMISSORY NOTE OR AGREEMENT.

THE PRINCIPAL AMOUNT IS \$30,000.00, WHICH INCLUDES A NEW ADVANCE OF \$10,000.00.

**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 APRIL 14, 2006.**

**GRANTOR**

X *[Signature]*  
ANDREW C SCHWENK

X *[Signature]*  
STEPHANIE C SCHWENK

X *[Signature]*  
JUDITH S SCHWENK

**LENDER:**

**PEOPLES BANK**

X *[Signature]*  
Authorized Officer



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MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 5032187-202

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INDIVIDUAL ACKNOWLEDGMENT

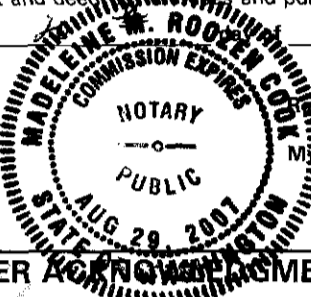
STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )

On this day before me, the undersigned Notary Public, personally appeared **ANDREW C SCHWENK; STEPHANIE C SCHWENK; and JUDITH S SCHWENK**, 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, and for the uses and purposes therein mentioned.

Given under my hand and official seal this April, 2006

By [Signature] Residing at Selmon

Notary Public in and for the State of WA My commission expires 8-29-07



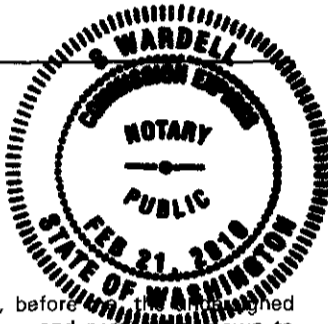
LENDER ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )

On this 20th day of April, 2006, before me, the undersigned Notary Public, personally appeared Madeleine M Roosen Cook and personally known to me or proved to me on the basis of satisfactory evidence to be the Vice Pres. Branch MANAGER, 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 A Wardell Residing at Mount Vernon

Notary Public in and for the State of WA My commission expires 2-21-2010



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