

**RETURN ADDRESS:**

Peoples Bank  
Loan Services Department  
P.O. Box 233  
Lynden, WA 98264



200609050132  
Skagit County Auditor

9/5/2006 Page 1 of 3 11:21AM

CHICAGO TITLE IC39903-SM

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): 200507150037

Additional on page           

Grantor(s):

1. HYNDS, ROBERT W
2. NICHOL-HYNDS, KRISTA K

Grantee(s)

1. PEOPLES BANK

Legal Description: Lot 37, NOOKACHAMP HILLS PUD PHASE I

Additional on page 2

Assessor's Tax Parcel ID#: 4722-000-037-0000 P113878

**THIS MODIFICATION OF DEED OF TRUST dated August 29, 2006, is made and executed between between ROBERT W HYNDS and KRISTA K NICHOL-HYNDS, husband and wife, whose address is 17147 Trout Drive, Mount Vernon, WA 98274 ("Grantor") and PEOPLES BANK, whose address is EAST MOUNT VERNON OFFICE, PHONE: (360) 848-1833, 2601 EAST DIVISION STREET, MOUNT VERNON, WA 98273 ("Lender").**

MODIFICATION OF DEED OF TRUST

Loan No: 5714320-1

(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated July 14, 2005 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

A DEED OF TRUST DATED JULY 14, 2005 AND RECORDED JULY 15, 2005 UNDER AUDITOR'S FILE NO. 200507150037 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:

Lot 37, NOOKACHAMP HILLS PLANNED UNIT DEVELOPMENT, PHASE I, according to the plat thereof recorded in Volume 17 of Plats, pages 26 through 31, records of Skagit County, Washington.

Situated in Skagit County, Washington  
The Real Property or its address is commonly known as 17147 Trout Drive, Mount Vernon, WA 98274. The Real Property tax identification number is 4722-000-037-0000 P113878.

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATE AUGUST 29, 2006 FROM GRANTOR TO LENDER, CONSOLIDATIONS OF, EXTENSIONS OF, MODIFICATIONS OF, REFINANCING OF, CHANGE THE PRINCIPAL AMOUNT FROM \$28,000.00 TO \$60,000.00.

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, 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 AUGUST 29, 2006.

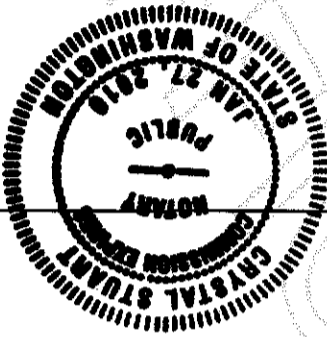
GRANTOR:  
ROBERT W HYNDS X  
KRISTA K NICHOL-HYNDS X

LENDER:

PEOPLES BANK

Authorized Officer X

INDIVIDUAL ACKNOWLEDGMENT



STATE OF Washington )  
COUNTY OF Skagit )  
) SS )  
)

On this day before me, the undersigned Notary Public, personally appeared ROBERT W HYNDS and KRISTA K NICHOL-HYNDS, 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 Aug 29 day of Aug 20 20  
By Crystal Stuart  
Notary Public in and for the State of  
Residing at 1701 G. Division St  
My commission expires 1/27/10

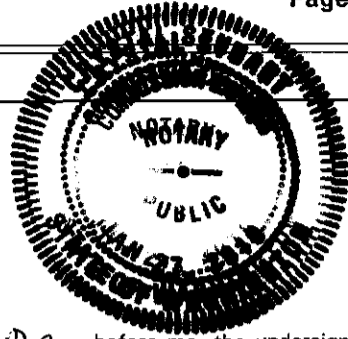
MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 5714320-1

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LENDER ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )



On this 25<sup>th</sup> day of August, 20 06, before me, the undersigned Notary Public, personally appeared Cristal Smart and personally known to me or proved to me on the basis of satisfactory evidence to be the notary public, 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 Cristal Smart  
Notary Public in and for the State of WA

Residing at 2001 E. Divisadero St  
My commission expires 1/27/10



200609050132  
Skagit County Auditor