

RETURN ADDRESS:

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



200707100094
Skagit County Auditor

7/10/2007 Page 1 of 4 3:30PM

LAND TITLE OF SKAGIT COUNTY

125963-03

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200606060098

Additional on page _____

Grantor(s):

- 1. CURTIS, VERN V
- 2. CURTIS, SUSAN J

Grantee(s)

- 1. PEOPLES BANK

Legal Description: ptn SW 1/4 SE 1/4, 23-34-3 E W.M.

Additional on page _____

Assessor's Tax Parcel ID#: P22341 340323-0-010-0016 & P22334 340323-0-004-0006

THIS MODIFICATION OF DEED OF TRUST dated June 27, 2007, is made and executed between **VERN V CURTIS** and **SUSAN J CURTIS, HUSBAND AND WIFE, WHOSE ADDRESS IS 15934 KAMB ROAD, MOUNT VERNON WA 98273 ("Grantor")** and **PEOPLES BANK, whose address is MOUNT VERNON OFFICE, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender")**.

UNRECORDED DOCUMENT

MODIFICATION OF DEED OF TRUST

Loan No: 5715548-1

(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated June 5, 2006 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

A DEED OF TRUST DATED JUNE 5, 2006 AND RECORDED JUNE 6, 2006 UNDER AUDITOR'S FILE NO. 20060606098 RECORDS OF DOUGLAS COUNTY, WASHINGTON.

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

SEE ATTACHED "EXHIBIT A"

The Real Property or its address is commonly known as 15934 KAMB ROAD, MOUNT VERNON, WA 98273. The Real Property tax identification number is P22341 340323-0-010-0016 & P22334 340323-0-004-0006.

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATED JUNE 22, 2007 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 CHANGE THE PRINCIPAL AMOUNT FROM \$149,000.00 TO \$250,000.00.

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 JUNE 27, 2007.

GRANTOR:

X Vern Curtis
VERN V CURTIS

X Susan J Curtis
SUSAN J CURTIS

LENDER:

PEOPLES BANK

X Barbara Lowery
Authorized Officer

Barbara Lowery

INDIVIDUAL ACKNOWLEDGMENT

STATE OF WASH

) SS)

COUNTY OF Skagit

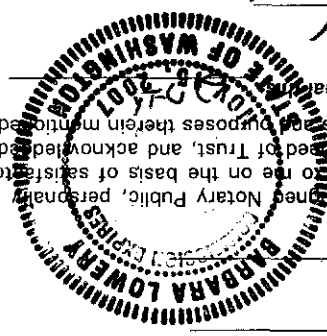
On this day before me, the undersigned Notary Public, personally appeared VERN V CURTIS and SUSAN J CURTIS, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 27th day of June, 2007

Residing at Mount Vernon

My commission expires 11-15-07

By Barbara Lowery
Notary Public in and for the State of WASH



200707100094
Skagit County Auditor

"Exhibit A"

Tract "X":

The East 220 feet of the following described tract:

That portion of the Southwest $\frac{1}{4}$ of the Southeast $\frac{1}{4}$ of Section 23, Township 34 North, Range 3 East, W.M., described as follows:

Beginning at a point on the West line of the County road known as the Oscar Kamb Road, 272.26 feet North of the South line of said Southwest $\frac{1}{4}$ of the Southeast $\frac{1}{4}$;
thence North along said road, 261.09 feet;
thence South $89^{\circ}38'$ West, 1,474.97 feet;
thence South $0^{\circ}25'27''$ East, 260 feet, more or less, to a point South $89^{\circ}42'$ West of the point of beginning;
thence North $89^{\circ}42'$ East to the point of beginning.

EXCEPT from the above described "East 220 feet", the following described Tract "Y":

Tract "Y":

Beginning at a point on the West line of the County road known as the Oscar Kamb Road, 405.35 feet North of the South line of said Southwest $\frac{1}{4}$ of the Southeast $\frac{1}{4}$;
thence North along said road, 128 feet;
thence South $89^{\circ}38'$ West, 200 feet;
thence South $0^{\circ}25'27''$ East, 128 feet, more or less, to a point South $89^{\circ}42'$ West of the point of beginning;
thence North $89^{\circ}42'$ East 200 feet to the point of beginning.

ALSO EXCEPT from said Tract "X" that portion thereof lying Northerly of the Westerly extension of the Southerly line of the above described Tract "Y".

Situate in the County of Skagit, State of Washington.



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MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 5715548-1

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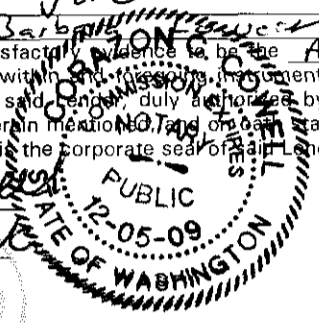
LENDER ACKNOWLEDGMENT

STATE OF WASH)
) SS
COUNTY OF Skagit)

On this 27th day of June, 2007, before me, the undersigned Notary Public, personally appeared Barbara J. [unclear] and personally known to me or proved to me on the basis of satisfactory evidence to be the Authorized officer, 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 [unclear], duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned. [unclear] 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 North Vernon
My commission expires 12/5/09



200707100094
Skagit County Auditor