

**RETURN ADDRESS:**

Horizon Bank  
Doc Ctr % Melissa Gaines  
2211 Rimland Drive Suite  
230  
Bellingham, WA 98226



200710310116  
Skagit County Auditor

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LAND TITLE OF SKAGIT COUNTY

12318.5A

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): 200610120147

Additional on page \_\_\_\_

Grantor(s):

1. Verd, George H.
2. Verd, Poppy

Grantee(s)

1. Horizon Bank

Legal Description: Lot 27, Skyline #1

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Assessor's Tax Parcel ID#: 3817-000-027-0006 (P96064)

**THIS MODIFICATION OF DEED OF TRUST dated October 18, 2007, is made and executed between George H. Verd and Poppy Verd, whose address is 305 W Fort McDowell PI, Camp Verde, AZ 86322 ("Grantor") and Horizon Bank, whose address is Cornwall Office, 1500 Cornwall/PO Box 580, Bellingham, WA 98227-0580 ("Lender").**

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 5000001576

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

Skagit County Recording Number 200610120147 dated October 12, 2006.

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

PARCEL "A":

Lot 27, "SKYLINE NO. 1," as per plat recorded in Volume 8 of Plats, pages 49 and 50, 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 5525 Sugarloaf Street, Anacortes, WA 98221. The Real Property tax identification number is 3817-000-027-0006 (P96064).

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

Extending maturity date to October 1, 2008. Maturity date was inadvertently left off of original Deed of Trust .

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 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 OCTOBER 18, 2007.

GRANTOR:

X George H. Verd  
George H. Verd

X Poppy Verd  
Poppy Verd

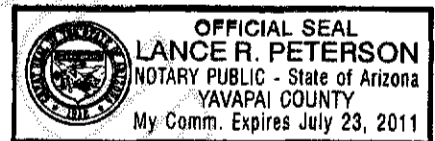
LENDER:

HORIZON BANK  
X [Signature]  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Arizona  
COUNTY OF YAVAPAI

)  
) SS  
)



On this day before me, the undersigned Notary Public, personally appeared **George H. Verd and Poppy Verd, husband and wife**, 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 24 day of October, 2007

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

Residing at 3555 E Penny Ln  
My commission expires July 23 2011



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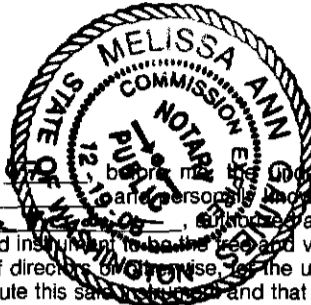
MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 5000001576

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LENDER ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Whatcom )



On this 25<sup>th</sup> day of October, 2007, before me, the undersigned Notary Public, personally appeared Kyle A Nichols and personally known to me or proved to me on the basis of satisfactory evidence to be the Assistant Vice President, Assistant Vice President 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 other use, 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 Melissa Ann [unclear]  
Notary Public In and for the State of WA

Residing at Scituate  
My commission expires 12/19/2008

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