



201009020066  
Skagit County Auditor

9/2/2010 Page 1 of 3 12:24PM

**RETURN ADDRESS:**  
PEOPLES BANK  
LOAN SERVICES  
DEPARTMENT  
PO BOX 233  
LYNDEN, WA 98264

LAND TITLE OF SKAGIT COUNTY

137246-55

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): 2009 12310099

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

Grantor(s):

- 1. WARD, ELLIOTT
- 2. WARD, STEPHANIE A

Grantee(s)

- 1. PEOPLES BANK

Legal Description: Ptn GL 4, & Ptn SW 1/4 SE 1/4, 30-35-3- E W.M. (Aka Lot B, SP #PL05-0917)

Additional on page 2

Assessor's Tax Parcel ID#: 350330-4-008-0900 P124687

THIS MODIFICATION OF DEED OF TRUST dated September 1, 2010, is made and executed between ELLIOTT WARD and STEPHANIE A WARD, HUSBAND AND WIFE, whose address is 10795 WILSON LANE, MOUNT VERNON, WA 98273 ("Grantor") and PEOPLES BANK, whose address is MOUNT VERNON OFFICE, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").

DOCUMENT

**MODIFICATION OF DEED OF TRUST**

Loan No: 5039859-102

(Continued)

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated December 31, 2009 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

**A DEED OF TRUST DATED DECEMBER 31, 2009 AND RECORDED DECEMBER 31, 2009 UNDER AUDITOR'S FILE NO. 200912310099 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 B, Short Plat No. PLO5-0917, approved June 14, 2006 and recorded June 15, 2006, under Auditor's File No. 200606150095, records of Skagit County, Washington, and being a portion of Government Lot 4 and the Southwest 1/4 of the Southeast 1/4 of Section 30, Township 35 North, Range 3 East, W.M. TOGETHER WITH a non-exclusive easement for access and utilities delineated on the face of said Short Plat No. PLO5-0917 as "Parkside Lane".

Situate in the County of Skagit, State of Washington. The Real Property or its address is commonly known as 12500 PARKSIDE LANE, MOUNT VERNON, WA 98273. The Real Property tax identification number is 350330-4-008-0900 P124687.

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

**THE WORD "NOTE" MEANS THE NOTE DATED SEPTEMBER 1, 2010 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 NOTE AMOUNT FROM \$100,000.00 TO \$165,000.00.**

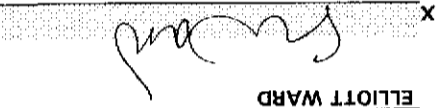
**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate 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 makers, 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 SEPTEMBER 1, 2010.**

GRANTOR:

X 

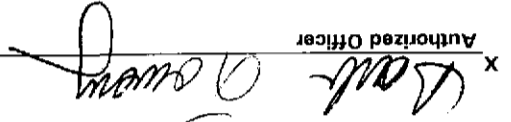
ELLIOTT WARD

X 

STEPHANIE A WARD

LENDER:

PEOPLES BANK

X 

Authorized Officer



201009020066

Skagit County Auditor

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UNRECORDED

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 5039859-102

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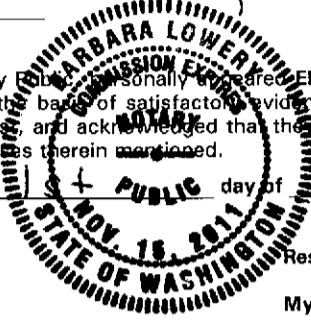
INDIVIDUAL ACKNOWLEDGMENT

STATE OF WASH )  
 ) SS  
COUNTY OF Skagit )

On this day before me, the undersigned Notary Public, personally appeared ELLIOTT WARD and STEPHANIE A WARD, 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 1st day of Sept., 2010

By Barbara Lowery Residing at Mount Vernon  
Notary Public in and for the State of WA My commission expires NOV 15, 2011



LENDER ACKNOWLEDGMENT

STATE OF WASH )  
 ) SS  
COUNTY OF Skagit )

On this 1st day of Sept, 2010, before me, the undersigned Notary Public, personally appeared Barbara Lowery and personally known to me or proved to me on the basis of satisfactory evidence to be the authorized officer, authorized agent for PEOPLES BANK that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of PEOPLES BANK, duly authorized by PEOPLES BANK 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 in fact executed this said instrument on behalf of PEOPLES BANK.

By Mehmas Residing at Mount Vernon  
Notary Public in and for the State of WA My commission expires 12-7-13



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Skagit County Auditor