

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



201011030018  
Skagit County Auditor

11/3/2010 Page 1 of 3 10:01AM

LAND TITLE OF SKAGIT COUNTY

1376760

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): 200706270205

Additional on page \_\_\_

Grantor(s):

1. ROBINSON, JEFFREY S
2. REICHLIN, DANISE M

Grantee(s)

1. PEOPLES BANK

Legal Description: Ptn GL 4, 19-34-5 E W.M. Aka Tr. 2 Of Gunderson Ridge Survey

Additional on page 2

Assessor's Tax Parcel ID#: P90414 340519-0-005-0200

THIS MODIFICATION OF DEED OF TRUST dated October 1, 2010, is made and executed between JEFFREY S ROBINSON and DANISE M REICHLIN, HUSBAND AND WIFE, whose address is 23925 GOLDIE LANE, MOUNT VERNON, WA 98273 ("Grantor") and PEOPLES BANK, whose address is MOUNT VERNON OFFICE, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").

**MODIFICATION OF DEED OF TRUST  
(Continued)**

Loan No: 5715534-1

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated June 27, 2007 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

A DEED OF TRUST DATED JUNE 27, 2007 AND RECORDED JUNE 27, 2007 UNDER AUDITOR'S FILE NO. 200706270205 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:

That portion of Tract 2 of that certain survey entitled, "GUNDERSON RIDGE", recorded May 8, 1985, under Auditor's File No. 8505080016, in Volume 6 of Surveys, page 68, records of Skagit County, Washington, which lies Southwesterly of the right of way of the Gunderson Road conveyed to Skagit County by deed recorded July 31, 1986, under Auditor's File No. 8607310002.

Said premises being a portion of Government Lot 4 of Section 19, Township 34 North, Range 5 East, W.M. Situate in the County of Skagit, State of Washington.

The Real Property or its address is commonly known as 23925 GOLDIE LANE, MOUNT VERNON, WA 98273. The Real Property tax identification number is P90414 340519-0-005-0200.

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

LOWER CREDIT LIMIT AMOUNT FROM \$50,000.00 TO \$44,250.00.

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 endorers 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.

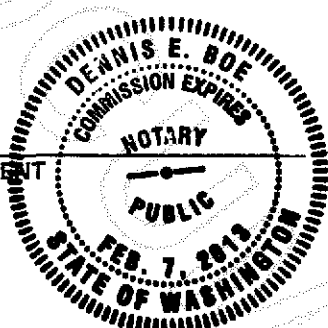
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED OCTOBER 1, 2010.

GRANTOR:

X Jeffrey S Robinson  
JEFFREY S ROBINSON  
X Danise M Reichlin  
DANISE M REICHLIN

LENDER:

PEOPLES BANK  
[Signature]  
Authorized Officer



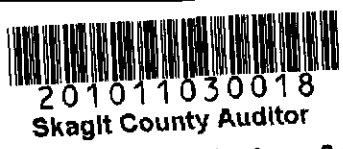
**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF Washington )  
COUNTY OF Skagit ) SS

On this day before me, the undersigned Notary Public, personally appeared JEFFREY S ROBINSON and DANISE M REICHLIN, 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 29th day of October, 2010

By [Signature] Residing at Mount Vernon  
Notary Public in and for the State of Washington My commission expires 2/07/13



MODIFICATION OF DEED OF TRUST  
(Continued)

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LENDER ACKNOWLEDGMENT

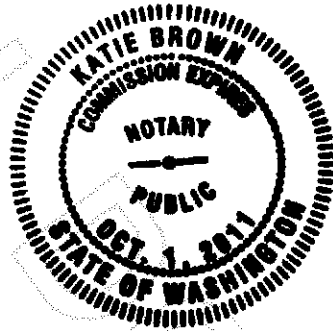
STATE OF WA )  
 )  
 ) SS  
COUNTY OF Skagit )

On this 29th day of October, 2010, before me, the undersigned Notary Public, personally appeared Dennis E. Brown and personally known to me or proved to me on the basis of satisfactory evidence to be the VP, 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 Katie Brown  
Notary Public in and for the State of WA

Residing at Mt Vernon  
My commission expires 10/1/2011

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Skagit County Auditor