

**RETURN ADDRESS:**  
BUSINESS BANK  
BURLINGTON BRANCH  
1854 SO BURLINGTON  
BLVD  
BURLINGTON, WA 98233



201202030094  
Skagit County Auditor

2/3/2012 Page 1 of 3 11:58AM

141319-SS

LAND TITLE OF SKAGIT COUNTY

### MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 141319-SS

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

Grantor(s):

201110310064

1. MACKEY, STEVEN M
2. MACKEY, RHONDA L

Grantee(s)

1. BUSINESS BANK

Legal Description: LOT 23, BAY MEADOWS

Additional on page 2

Assessor's Tax Parcel ID#: 4876-000-0023-0000

p123865



**THIS MODIFICATION OF DEED OF TRUST dated January 30, 2012, is made and executed between STEVEN M MACKEY and RHONDA L MACKEY; Husband and Wife ("Grantor") and BUSINESS BANK , whose address is BURLINGTON BRANCH, 1854 SO BURLINGTON BLVD, BURLINGTON, WA 98233 ("Lender").**



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

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated October 25, 2011 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

**RECORDED 10/31/2011 UNDER SKAGIT COUNTY AUDITOR'S NO. 201110310064.**

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

LOT 23, "BAY MEADOWS," AS PER PLAT RECORDED ON NOVEMBER 28, 2005, UNDER AUDITOR'S FILE NO. 200511280180, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

The Real Property or its address is commonly known as 10668 BAY MEADOWS LANE, BURLINGTON, WA 98233. The Real Property tax identification number is 4876-000-0023-0000.

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

**PRINCIPAL INCREASE FROM \$100,000.00 TO \$140,000.00.**

**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 endorser 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 JANUARY 30, 2012.**

**GRANTOR:**

x *Steven M Mackey*  
STEVEN M MACKEY

x *Rhonda L Mackey*  
RHONDA L MACKEY

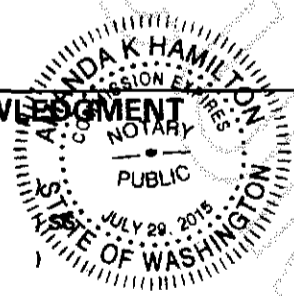
**LENDER:**

**BUSINESS BANK**

x *Jeremy McCullough*  
JEREMY McCULLOUGH, Vice President

**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF WASHINGTON  
COUNTY OF SKAGIT



On this day before me, the undersigned Notary Public, personally appeared **STEVEN M MACKEY**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1st day of February, 2012

By *Steven M Mackey* Residing at Bellingham WA

Notary Public in and for the State of WA My commission expires July 29 2015



201202030094  
Skagit County Auditor

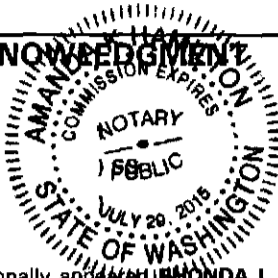


MODIFICATION OF DEED OF TRUST  
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF WASHINGTON

COUNTY OF SKAGIT



On this day before me, the undersigned Notary Public, personally appeared AMONDA L MACKEY, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1st day of February, 2012

By [Signature]

Residing at Bellingham WA

Notary Public in and for the State of WA

My commission expires July 29, 2015

LENDER ACKNOWLEDGMENT

STATE OF WASHINGTON

COUNTY OF SKAGIT

)  
) SS  
)

On this 1st day of February, 2012, before me, the undersigned Notary Public, personally appeared JEREMY McCULLOUGH and personally known to me or proved to me on the basis of satisfactory evidence to be the Vice President, authorized agent for BUSINESS BANK that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of BUSINESS BANK, duly authorized by BUSINESS 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 BUSINESS BANK.

By [Signature]

Residing at Bellingham, WA

Notary Public in and for the State of WA

My commission expires July 29, 2015



201202030094  
Skagit County Auditor