

**RETURN ADDRESS:**

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



201202130143  
Skagit County Auditor

2/13/2012 Page 1 of 3 12:14PM

LAND TITLE OF SKAGIT COUNTY

141046-08

**MODIFICATION OF DEED OF TRUST**

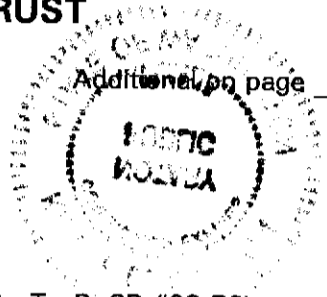
Reference # (if applicable): 201001080038

Grantor(s):  
1. ATCHLEY, LEAH MICHELLE

Grantee(s)  
1. PEOPLES BANK

Legal Description: Ptn SW 1/4 Of NE 1/4, 32-34-4 E W.M. (Aka Ptn Tr. B, SP #23-76).  
Additional on page 2

Assessor's Tax Parcel ID#: 340432-1-015-0405 P29481



THIS MODIFICATION OF DEED OF TRUST dated February 3, 2012, is made and executed between LEAH MICHELLE ATCHLEY, as her separate property, whose address is 19630 SKYRIDGE ROAD, MOUNT VERNON, WA 98274 ("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: 5716674-1

Page 2

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated January 8, 2010 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

**A DEED OF TRUST DATED JANUARY 8, 2010 AND RECORDED JANUARY 8, 2010 UNDER AUDITOR'S FILE NO. 201001080038 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:  
Tract "B" of Short Plat No. 23-76, approved May 26, 1976 and recorded May 27, 1976, under Auditor's File No. 835799, in Volume 1 of Short Plats, pages 134 and 135, records of Skagit County, Washington; being located in the Southwest 1/4 of the Northeast 1/4 of Section 32, Township 34 North, Range 4 East, W.M., EXCEPT that portion of said Tract "B" lying Southerly of the following described line:  
Beginning at the Southwest corner of said Tract "B", Skagit County Short Plat No. 23-76, from which the South line of said Tract "B" bears South 89 degrees 36'49" East;  
thence North 76 degrees 54'51" East, parallel with and Northerly of an existing fence line, 154.03 feet, more or less, to the East line of said Tract "B" at a point being North 0 degrees 02'50" East 35.89 feet, from the Southeast corner of said Tract "B" and being the terminus of said line.  
Situate in the County of Skagit, State of Washington.  
The Real Property or its address is commonly known as 19630 SKYRIDGE ROAD, MOUNT VERNON, WA 98274. The Real Property tax identification number is 340432-1-015-0405 P29481.

**MODIFICATION.** Lender and Grantor hereby modify the Deed of Trust as follows:  
**LOWER THE CREDIT LIMIT AMOUNT FROM \$50,000.00 TO \$30,000.00.**  
**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 endorses 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 FEBRUARY 3, 2012.**

**GRANTOR:**

X Leah Michelle Atchley  
LEAH MICHELLE ATCHLEY

**LENDER:**

PEOPLES BANK

X \_\_\_\_\_  
Authorized Officer

**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF Washington

)  
) SS  
)

COUNTY OF Skagit

On this day before me, the undersigned Notary Public, personally appeared LEAH MICHELLE ATCHLEY, 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.

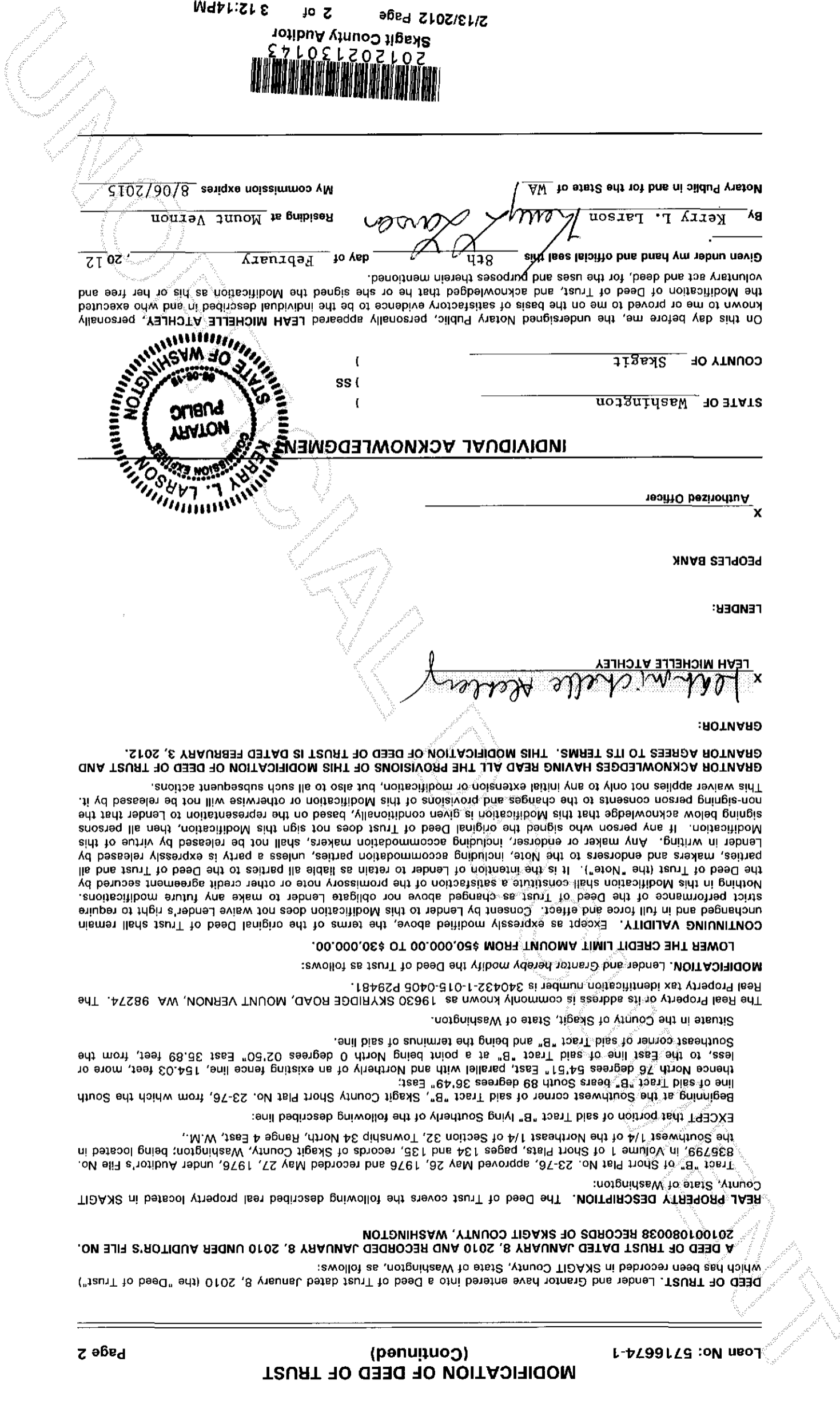
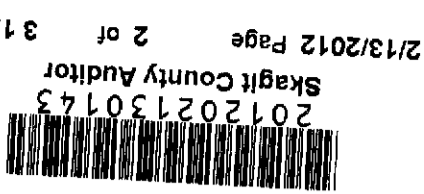
Given under my hand and official seal this \_\_\_\_\_ 8th day of February, 2012.

By Kerry L. Larson  
Kerry L. Larson

My commission expires 8/06/2015

Residing at Mount Vernon

Notary Public in and for the State of WA



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

Loan No: 5716674-1

Page 3

**LENDER ACKNOWLEDGMENT**

STATE OF \_\_\_\_\_ )  
 ) SS  
COUNTY OF \_\_\_\_\_ )

On this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, before me, the undersigned Notary Public, personally appeared \_\_\_\_\_ and personally known to me or proved to me on the basis of satisfactory evidence to be the \_\_\_\_\_, 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 \_\_\_\_\_ Residing at \_\_\_\_\_  
Notary Public in and for the State of \_\_\_\_\_ My commission expires \_\_\_\_\_

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2/13/2012 Page 3 of 3 12:14PM