

RETURN ADDRESS:
SaviBank
Burlington Branch
1854 So Burlington Blvd
Burlington, WA 98233



201510260104
Skagit County Auditor \$75.00
10/26/2015 Page 1 of 3 11:25AM

CHICAGO TITLE
620020253

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 201311250071

Additional on page ____

Grantor(s):

1. Goda, Raymond L.
2. Goda, Deborah A.

Grantee(s)

1. SaviBank

Legal Description: Lot 242 Nookachamp Hills PUD PHS 3 & 4

Additional on page 2

Assessor's Tax Parcel ID#: 4963-000-242-000/P127795



THIS MODIFICATION OF DEED OF TRUST dated October 23, 2015, is made and executed between Raymond L Goda and Deborah A Goda; Husband and Wife ("Grantor") and SaviBank, 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 November 12, 2013 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Recorded on 11/25/2013 under Skagit County Auditors number 201311250071.

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

Lot 242, Nookachamp Hills PUD Phases 3 and 4, PL07-0870, According to the Plat Thereof Recorded Under Auditor's File No. 2000807240089, Records of Skagit County, Washington.

Situated in Skagit County, Washington.

The Real Property or its address is commonly known as 24413 Nookachamp Hills Dr, Mount Vernon , WA 98274. The Real Property tax identification number is 4963-000-242-000/P127795.

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

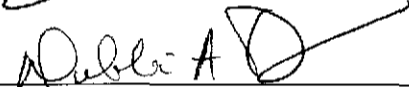
Line of Credit increase from \$600,000.00 (six hundred thousand) to \$1,000,000.00 (one million) . .

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 OCTOBER 23, 2015.

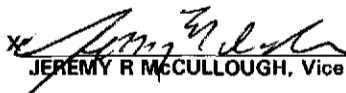
GRANTOR:

X 
Raymond L. Goda

X 
Deborah A. Goda

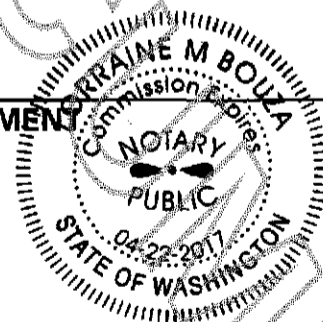
LENDER:

SAVIBANK

X 
JEREMY R MCCULLOUGH, Vice President

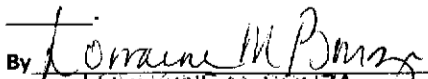
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)



On this day before me, the undersigned Notary Public, personally appeared **Raymond L. Goda and Deborah A. Goda, 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 23 day of October, 2015

By 
LORRAINE M. BOUZA
Notary Public in and for the State of WA

Residing at Oak Harbor
My commission expires 4-22-2017



MODIFICATION OF DEED OF TRUST
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skaqit)

On this 23 day of October, 20 15, before me, the undersigned Notary Public, personally appeared JEREMY R McCULLOUGH and personally known to me or proved to me on the basis of satisfactory evidence to be the Vice President, authorized agent for SaviBank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of SaviBank, duly authorized by SaviBank 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 SaviBank.

By Lorraine M Bouza Residing at Oak Harbor
LORRAINE M. BOUZA My commission expires 4-22-2017
Notary Public in and for the State of WA



UNRECORDED INSTRUMENT DOCUMENT