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RETURN ADDRESS:

Washington Mutual Bank doing
business as Western Bank
720 S. Burlington Boulevard
Burlington, WA 98233

KATHY HILL
SKAGIT COUNTY AUDITOR

99 JUN -4 A11 305

RECORDED _____ FILED _____
REQUEST OF _____

9906040073

MODIFICATION OF MORTGAGE

Reference # (if applicable): 9605280097

Additional on page _____

Grantor(s):

1. Straathof, Jack
2. Straathof, Carole

Grantee(s)/Assignee/Beneficiary:

Washington Mutual Bank doing business as Western Bank, Beneficiary
_____, Trustee

Legal Description: Gov Lts 3-4, S1, T34N
R4E

Additional on page 2

Assessor's Tax Parcel ID#: P23285, P23284, P23415

THIS MODIFICATION OF MORTGAGE IS DATED MAY 21, 1999, BETWEEN Jack Straathof and Carole Straathof, husband and wife, (referred to below as "Grantor"), whose address is PO Box 207, Clear Lake, WA 98235; and Washington Mutual Bank doing business as Western Bank (referred to below as "Lender"), whose address is 720 S. Burlington Boulevard, Burlington, WA 98233.

9906040073

BK2000PG0437

05-21-1999
Loan No 0002

MODIFICATION OF MORTGAGE
(Continued)

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MORTGAGE. Grantor and Lender have entered into a mortgage dated May 22, 1996 (the "Mortgage") recorded in Skagit County, State of Washington as follows:

Recorded May 28, 1996 as Instrument No. 9605280097 in Skagit County, Washington

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in Skagit County, State of Washington:

See Schedule "A-1" attached hereto and by this reference incorporated herein

The Real Property or its address is commonly known as **1214 Highway 9, Sedro Woolley, WA 98284**. The Real Property tax identification number is P23285, P23284, P23415.

MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:

Pursuant to the execution of that certain Promissory Note of even date herewith, Grantor hereby agrees that the maturity date of the Deed is extended to June 1, 2000.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage 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 Mortgage 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 Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers 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 Mortgage 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.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

Jack Straathof
Jack Straathof

Carole Straathof
Carole Straathof

LENDER:

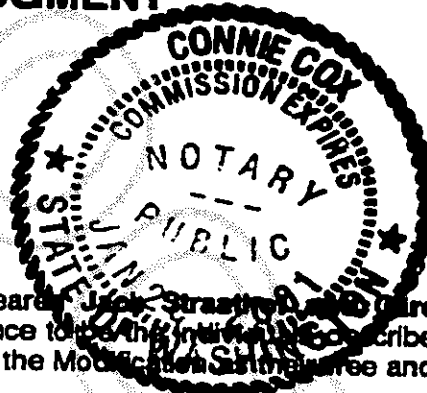
Washington Mutual Bank doing business as Western Bank

By: Bryan McDonald vp
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington

COUNTY OF Skagit) ss



On this day before me, the undersigned Notary Public, personally appeared Jack Straathof and Carole Straathof, 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 Mortgage, and acknowledged that they signed the Modification of Mortgage as a free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 21th day of May, 19 99.

By Connie Cox

Residing at Sedro Woolley

Notary Public In and for the State of WA

My commission expires 1-26-2001

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05-21-1999
Loan No 0002

MODIFICATION OF MORTGAGE
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Washington
COUNTY OF Skagit) 38



On this 27th day of May, 19 99, before me, the undersigned Notary Public, personally appeared BRYAN McDERMID and personally known to me or proved to me on the basis of satisfactory evidence to be the ✓, authorized agent for the Lender this executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender 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 that the seal affixed is the corporate seal of said Lender.

By Connie Cox
Notary Public In and for the State of WA

Residing at Shera Woolley
My commission expires 1-26-2001

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SCHEDULE A-1

DESCRIPTION:

PARCEL "A":


Government Lots 3 and 4 of Section 1, Township 34 North, Range 4 East, W.M., EXCEPT therefrom the South 365 feet of the East 559 feet of Government Lot 3, AND EXCEPT any portion thereof lying within the boundaries of the as built and existing State Highway 9 running along the East line thereof, AND EXCEPT road running along the South line thereof, AND ALSO EXCEPT that portion thereof conveyed to Skagit County for road purposes by deed recorded February 19, 1951, under Auditor's File No. 457075, records of Skagit County, Washington.

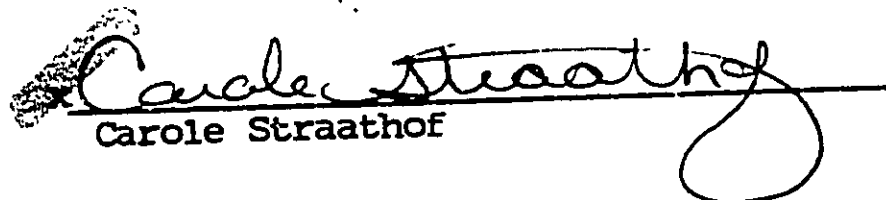
Situate in the County of Skagit, State of Washington.

PARCEL "B":

The East 10 acres of Government Lot 1, Section 2, Township 34 North, Range 4 East, W.M., EXCEPT the Francis County Road along the South line thereof.

Situate in the County of Skagit, State of Washington.


Jack Straathof


Carole Straathof

9906040073

BK2000PG0440