



200108020125

, Skagit County Auditor

8/2/2001 Page 1 of 3 1:44:19PM

AFTER RECORDING MAIL TO:

Name WHIDBEY ISLAND BANK
Address 265 YORK STREET
City/State BELLINGHAM, WA 98225

Document Title(s): (or transactions contained therein)

1. LOAN MODIFICATION AGREEMENT
- 2.
- 3.
- 4.

Reference Number(s) of Documents assigned or released:

200102080085

Additional numbers on page _____ of document



First American Title Insurance Company
B64009

(this space for title company use only)

Grantor(s): (Last name first, then first name and initials)

1. AVERY, RAYMOND D.
2. AVERY, KATHLEEN R.
- 3.
- 4.

5. Additional names on page _____ of document

Grantee(s): (Last name first, then first name and initials)

1. WHIDBEY ISLAND BANK
- 2.
- 3.
- 4.

5. Additional names on page _____ of document

Abbreviated Legal Description as follows: (i.e. lot/block/plat or section/township/range/quarter/quarter)

TRACT 4 HILL COUNTRY

Complete legal description is on page _____ of document

Assessor's Property Tax Parcel / Account Number(s):

4161-000-004-0011

NOTE: The auditor/recorder will rely on the information on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

WHIDBEY ISLAND BANK (Seal)
-Lender

Raymond D. Avery (Seal)
RAYMOND D. AVERY -Borrower

By: *Karen Keeler Simms*

Kathleen R. Cook (Seal)
KATHLEEN R. AVERY -Borrower

[Space Below This Line For Acknowledgments]

STATE OF WASHINGTON

COUNTY OF *Whatcom*

ON THIS DAY PERSONALLY APPEARED BEFORE ME RAYMOND D. AVERY AND KATHLEEN R AVERY TO ME KNOWN TO BE THE INDIVIDUALS DESCRIBED IN AND WHO EXECUTED THE WITHIN AND FOREGOING INSTRUMENT, AND ACKNOWLEDGED THAT THEY SIGNED THE SAME AS THEIR FREE AND VOLUNTARY ACT AND DEED, FOR THE USES AND PURPOSES THEREIN MENTIONED.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS *30th* DAY OF JULY 2001



Linda L. Simps
NOTARY PUBLIC IN AND FOR THE STATE OF WASHINGTON, RESIDING IN: *Bellevue*

MY APPOINTMENT EXPIRES *1-23-05*

