

WHEN RECORDED,
RETURN TO:

Washington Federal Savings
PO Box 97
Anacortes Wa 98221

Attn:



200109190093
Skagit County Auditor

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ISLAND TITLE COMPANY
ACCOMMODATION ONLY

Date August 31, 2001

Loan No. 014 201 237578-0

NOTICE OF MODIFICATION OF DEED OF TRUST

NOTICE TO ALL PERSONS is given that Washington Federal Savings,
as the Beneficiary/(Grantee) of that Deed of Trust dated November 14, 2000,
recorded under Auditor's File No. 200011140074,
in the Records of Skagit County, State of Washington
has, this date, modified the terms of the Note secured by the Deed of Trust ("the Loan Contract and
Security Instrument"), as approved by Victor L Palmer and Laura L Palmer, Husband
and Wife, Grantor (or Successor Grantor)
under the Security Instrument as follows:

Check Appropriate Box(es) **IMPORTANT:** Any numbered paragraph, which is highlighted by the mark of an "X" in the box opposite it and whose blank lines or spaces are filled in, is part of this notice. Any other numbered paragraph not so highlighted, is not part of this notice.

- 1. The Maturity Date of the Loan Contract and Security Instrument has been changed from August 1, 2031 to October 1, 2001.
- 2. The Loan Contract and Security Instrument has also been modified in a manner other than change in the Maturity Date.

The purpose of this document is to provide record notice, when required, of a modification in the terms of the loan contract and security instrument. It is not intended to nor shall it be deemed to alter in any manner the actual terms of any loan modification agreement between the grantor of the security instrument (or the successor of grantor) and

Washington Federal Savings

as beneficiary. Notice is given to all persons that, except for the terms of any loan modification agreement, the terms of the original loan contract and security instrument shall in all other respects remain in full force and effect.

Grantor(s):

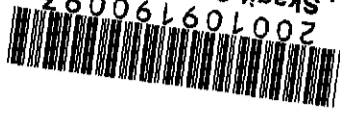
WASHINGTON FEDERAL SAVINGS

by: [Signature]
Title: Assistant Manager

[Signature]
Victor L Palmer
[Signature]
Laura L Palmer

(Over for notary acknowledgments)

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Skagit County Auditor



UNOFFICIAL

Dated: _____
(Seal or Stamp)
Notary Public in and for the State of _____
residing at _____
My commission expires _____

(Name of the Party on Behalf of Whom the Instrument was Executed)
_____ of _____
(Type of Authority, e.g., Officer, Trustee)

is/are the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument, on oath stated that (he/she/they) was/were authorized to execute the instrument and acknowledged it as the _____
[Name(s) of person(s)]

I certify that I know or have satisfactory evidence that _____
STATE OF _____
COUNTY OF _____
()
() ss.

Notary Public in and for the State of _____
residing at _____
My commission expires _____
7-15-05
Seal of Notary Public
BARBARA A. RODGERS
State of Washington
MY COMMISSION EXPIRES
July 15, 2005

Dated: August 31, 2001
Barbara A. Rodgers
(Signature)
[Name(s) of person(s)]
is/are the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument and acknowledged it to be (his/her/their) free and voluntary act for the uses and purposes mentioned in the instrument.

Laura T. Palmer
I certify that I know or have satisfactory evidence that _____
Victor L. Palmer and _____
STATE OF Washington
COUNTY OF Skagit
()
() ss.