

**RETURN ADDRESS:**

FRONTIER BANK  
909 FRONTAGE ROAD  
P.O. BOX 527  
LAKE STEVENS, WA 98258



200109270087  
, Skagit County Auditor  
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**FRONTIER  
BANK**  
MEMBER FDIC

FIRST AMERICAN TITLE CO.

65141

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): ORDER#00065141

Additional on page \_\_\_\_\_

Grantor(s):

1. LLOYD, WILLIAM H
2. LLOYD, JODEE M

Grantee(s)/Assignee/Beneficiary:

FRONTIER BANK, Beneficiary  
FIRST AMERICAN TITLE CO OF SKAGIT COUNTY, Trustee

Legal Description: SECTION 28, TOWNSHIP 33, RANGE 4; PTN.SW  
1/4-NE 1/4 (AKA TRACT 4, SHORT PLAT NO. 34-87).

Additional on page 2

Assessor's Tax Parcel ID#: 330428-1-004-0223 (R17392)

THIS MODIFICATION OF DEED OF TRUST IS DATED SEPTEMBER 27, 2001, BETWEEN WILLIAM H LLOYD and JODEE M LLOYD, HUSBAND AND WIFE (referred to below as "Grantor"), whose address is 22495 BULSON RD, MOUNT VERNON, WA 98273; and FRONTIER BANK (referred to below as "Lender"), whose address is 909 FRONTAGE ROAD, P.O. BOX 527, LAKE STEVENS, WA 98258.

**DEED OF TRUST.** Grantor and Lender have entered into a Deed of Trust dated May 25, 2001 (the "Deed of Trust") recorded in SKAGIT County, State of Washington as follows:

5-25-2001, SKAGIT COUNTY AUDITOR, RECORDING #200105250106

**REAL PROPERTY DESCRIPTION.** The Deed of Trust covers the following described real property (the "Real Property") recorded in SKAGIT County, State of Washington:

LOT 4, SHORT PLAT NO. 34-87, ENTITLES WILSON SHORT PLAT, APPROVED JANUARY 14, 1988, RECORDED JANUARY 15, 1988, IN BOOK 8 OF SHORT PLATS, PAGE 14, UNDER AUDITOR'S FILE NO. 8801150029, AND BEING A PORTION OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 28, TOWNSHIP 33 NORTH, RANGE 4 EAST, W.M.

The Real Property or its address is commonly known as **22495 BULSON RD, MOUNT VERNON, WA 98273.** The Real Property tax identification number is 330428-1-004-0223 (R17392).

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

**WE ARE INCREASING THE AMOUNT FROM \$101,612.46 TO \$150,000.00.**

**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 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 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.

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

**GRANTOR:**

x William H Lloyd  
WILLIAM H LLOYD

x Jodee M Lloyd  
JODEE M LLOYD

**LENDER:**

FRONTIER BANK

By: [Signature]  
Authorized Officer

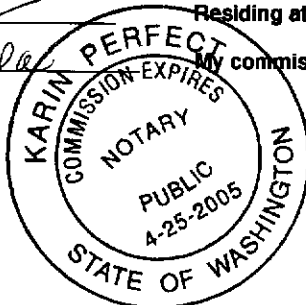
**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF Wa )  
 ) ss  
COUNTY OF  Snohomish  )

On this day before me, the undersigned Notary Public, personally appeared **WILLIAM H LLOYD and JODEE M LLOYD**, 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 27<sup>th</sup> day of September, 20 01.

By [Signature] Residing at Snohomish  
Notary Public in and for the State of Wa My commission expires 4-25-05



200109270087  
Skagit County Auditor

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 the Lender that 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 \_\_\_\_\_

Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_

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