



200111260010

, Skagit County Auditor

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**RETURN ADDRESS:**

Horizon Bank  
Consumer Loan Servicing  
Department  
PO Box 580  
Bellingham, WA 98227

**MODIFICATION OF DEED OF TRUST** FIRST AMERICAN TITLE CO. 66859-2

Reference # (if applicable): 9903250004

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

Grantor(s):

- 1. Mitchell, Norman E
- 2. Mitchell, Linda E

Grantee(s)

- 1. Horizon Bank

Legal Description: A PTN OF W 1/2 OF W 1/2 OF NE 1/4, 15-35-5 E W.M. Additional on page 2

Assessor's Tax Parcel ID#: 350515-0-007-0000

**THIS MODIFICATION OF DEED OF TRUST** dated November 21, 2001, is made and executed between Norman E Mitchell, whose address is 27589 Minkler Road, Sedro Woolley, WA 98284 and Linda E Mitchell, whose address is 27589 Minkler Road, Sedro Woolley, WA 98284; husband and wife ("Grantor") and Horizon Bank, Burlington Office, PO Box 642 / 1020 South Burlington Blvd, Burlington, WA 98233 ("Lender").

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 1097000022

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated March 20, 1999 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Recorded March 25, 1999 in Skagit County, recording # 9903250004.

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

THAT PORTION OF THE WEST 1/2 OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 15, TOWNSHIP 35 NORTH, RANGE 5 EAST, W.M., DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE EAST LINE OF SAID WEST 1/2 OF THE WEST 1/2 OF THE NORTHEAST 1/4 AND THE NORTH LINE OF THE COUNTY ROAD, FORMERLY STATE HIGHWAY 17-A; THENCE NORTH ALONG THE EAST LINE OF SAID SUBDIVISION A DISTANCE OF 280 FEET; THENCE WEST 185 FEET; THENCE SOUTH PARALLEL TO THE EAST LINE OF SAID SUBDIVISION TO THE NORTH LINE OF SAID COUNTY ROAD; THENCE EASTERLY ALONG THE NORTH LINE OF SAID COUNTY ROAD RIGHT OF WAY TO THE POINT OF BEGINNING, EXCEPT THE RIGHT OF WAY OF THE PUGET SOUND AND BAKER RIVER RAILWAY.

The Real Property or its address is commonly known as 27589 Minkler Road, Sedro Woolley, WA 98284. The Real Property tax identification number is 350515-0-007-0000

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

Decrease Limit on Home Equity Line of Credit to \$14,000.00.

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.

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 NOVEMBER 21, 2001.

GRANTOR:

x Norman E Mitchell  
Norman E Mitchell, Individually

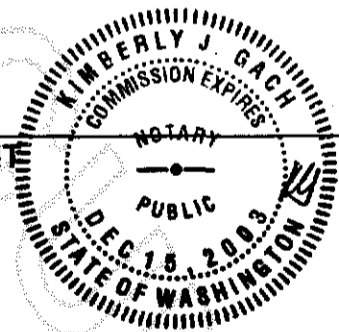
x Linda E Mitchell  
Linda E Mitchell, Individually

LENDER:

x Sandy Barrett  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )



On this day before me, the undersigned Notary Public, personally appeared Norman E Mitchell and Linda E Mitchell, 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 21st day of November, 20 01

By Kimberly J Gach  
Notary Public in and for the State of WA

Residing at Mt. Vernon  
My commission expires 12/15/03



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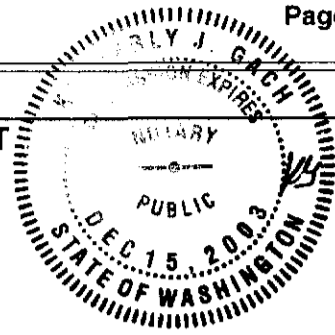
MODIFICATION OF DEED OF TRUST  
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LENDER ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )



On this 21st day of November, 20 01, before me, the undersigned Notary Public, personally appeared Tammy Barnett and personally known to me or proved to me on the basis of satisfactory evidence to be the Asst. Vice President, 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 Kimberly Gach  
Notary Public in and for the State of WA

Residing at Mt. Vernon  
My commission expires 12/15/03

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