



200112120012  
Skagit County Auditor

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**RETURN ADDRESS:**  
Peoples Bank  
Loan Services Department  
P.O. Box 233  
Lynden, WA 98264

LAND TITLE COMPANY OF SKAGIT COUNTY

P99547

### MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200008310087

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

Grantor(s):

1. CRAM, CHRISTOPHER M.
2. CRAM, BETH A. ZIEBELL

Grantee(s)

1. PEOPLES BANK

Legal Description: LOT 12, WOODRIDGE

Additional on page 2

Assessor's Tax Parcel ID#: 4424-000-012-0006

**THIS MODIFICATION OF DEED OF TRUST dated December 10, 2001, is made and executed between CHRISTOPHER M. CRAM and BETH A. ZIEBELL CRAM, who acquired title as BETH ANN ZIEBELL, husband and wife, as joint tenants with right of survivorship, and not as tenants in common, whose address is 2413 WOODBRIDGE AVE, MOUNT VERNON, WA 98273 ("Grantor") and PEOPLES BANK, MOUNT VERNON OFFICE, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").**

DOCUMENT

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 5019852 103

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**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated August 29, 2000 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Recorded August 31, 2000 under Auditor's no. 200008310087 in records of Skagit County, WA.

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

Lot 12, "PLAT OF WOODBRIDGE", as per plat recorded in Volume 13 of Plats, page 17, records of Skagit County, Washington.

Situate in the City of Mount Vernon, County of Skagit, State of Washington.

The Real Property or its address is commonly known as 2413 WOODBRIDGE AVE, MOUNT VERNON, WA 98273. The Real Property tax identification number is 4424-000-012-0006

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

Increase the principal amount from 22,000.00 to \$29,654.21.

**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 DECEMBER 10, 2001.**

GRANTOR:

x Christopher M. Cram  
CHRISTOPHER M. CRAM, Individually

x Beth A. Ziebell Cram  
BETH A. ZIEBELL CRAM, Individually

LENDER:

x Melody Albedbredy  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Wash

COUNTY OF Skagit



On this day before me, the undersigned Notary Public, personally appeared CHRISTOPHER M. CRAM and BETH A. ZIEBELL CRAM, 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 do hereby acknowledge 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 10th day of Dec, 2001

By Melody Albedbredy  
Notary Public in and for the State of WY

Residing at Mt Vernon  
My commission expires 4-30-03



**MODIFICATION OF DEED OF TRUST  
(Continued)**

Loan No: 5019852 103

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**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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