



200302210213

Skagit County Auditor

2/21/2003 Page 1 of 3 3:23PM

**RETURN ADDRESS:**

Whidbey Island Bank  
P.O. Box 1589  
Oak Harbor, WA 98277

LAND TITLE COMPANY OF SKAGIT COUNTY

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): SA99613 200112200055 Additional on page \_\_\_\_\_

Grantor(s):

- 1. TRACY JR, EDWARD R

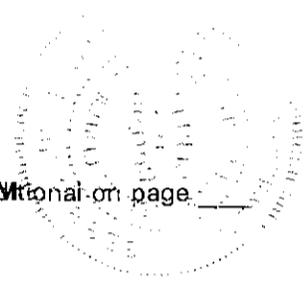
Grantee(s)

- 1. Whidbey Island Bank

Legal Description: LT 16 &PTN LT15 CAMPBELL PK ESTATES 7-34-2 EAD Additional on page \_\_\_\_\_

Assessor's Tax Parcel ID#: 340207-1-002-1013

**THIS MODIFICATION OF DEED OF TRUST** dated January 29, 2003, is made and executed between EDWARD R TRACY JR; as his separate property ("Grantor") and Whidbey Island Bank, Anacortes Office, 2202 Commercial Ave., P.O. Box 320, Anacortes, WA 98221 ("Lender").



UNOFFICIAL DOCUMENT

MODIFICATION OF DEED OF TRUST (Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated December 19, 2001 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

A Deed of Trust recorded under County Auditor File# 20011220055 on December 20, 2001 pages 1-10 in Skagit County.

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

LOT 16 AND ALL THAT PORTION OF LOT 15 OF SURVEY ENTITLED "CAMPBELL PARK ESTATES", RECORDED AUGUST 30, 1974, UNDER AUDITOR'S FILE NO. 805634 IN BOOK 1 OF SURVEYS, PAGE 83, RECORDS OF SKAGIT COUNTY, (BEING A PORTION OF SECTION 7, TOWNSHIP 34 NORTH, RANGE 2 EAST, W.M.), LYING SOUTHEASTERLY OF THE NORTHERLY BOUNDARY OF THE EXISTING GRAVEL DRIVEWAY, TOGETHER WITH A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS, AND UTILITIES AS DELINEATED ON THE FACE OF SAID SURVEY AND AS SET FORTH IN THE DEDICATION OF EASEMENT RECORDED OCTOBER 2, 1974, UNDER AUDITOR'S FILE NO. 808252, SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

The Real Property or its address is commonly known as 6571 DEER LANE, ANACORTES, WA 98221. The Real Property tax identification number is 340207-1-002-1013

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

Increasing Deed of Trust from \$270,000.00 to \$320,000.00 under Skagit County Auditor file# 20011220055 recorded on December 20, 2001.

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 endorses 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 AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED JANUARY 29, 2003.

GRANTOR:

EDWARD R TRACY OR Individually

LENDER:

Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington

COUNTY OF SKAGIT

On this day before me, the undersigned Notary Public, personally appeared EDWARD R TRACY, Jr., as his separate estate, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this

19 day of FEBRUARY, 2003

Residing at SKAGIT County

My commission expires 10-07-03

Notary Public in and for the State of WA

Skagit County Auditor

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MODIFICATION OF DEED OF TRUST  
(Continued)

LENDER ACKNOWLEDGMENT

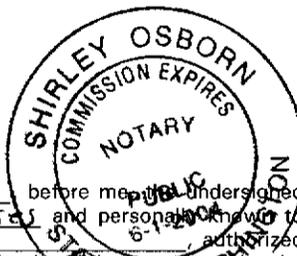
STATE OF Washington

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COUNTY OF Skagit

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On this 19<sup>th</sup> day of February, 2003, before me, the undersigned Notary Public, personally appeared Edward R. May, Jr. Jack Fisse and personally known to me or proved to me on the basis of satisfactory evidence to be the person 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 Shirley Osborn

Residing at Bow, WA.

Notary Public in and for the State of WA.

My commission expires 6-1-2004



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Skagit County Auditor