

**RETURN ADDRESS:**

Frontier Bank  
Mount Vernon  
119 E College Way  
PO Box 1124  
Mount Vernon, WA 98273



200305020190  
Skagit County Auditor

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LAND TITLE COMPANY OF SKAGIT COUNTY

106525

**MODIFICATION OF MORTGAGE**

200305020190

Reference # (if applicable): MTVE-xx1433 / TITLE NO. P1013435

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

Grantor(s):

1. MINTZ, DARRELL W.
2. MINTZ, KITTY C.

Grantee(s)

1. Frontier Bank

Legal Description: N1/2 OF SE1/4 & SE1/4 OF SE1/4, 22-25-3 EWM

Additional on page 2

Assessor's Tax Parcel ID#: 350322-4-001-0001, 350322-4-005-0007, 350322-4-004-0008

**THIS MODIFICATION OF MORTGAGE dated April 21, 2003, is made and executed between DARRELL W. MINTZ and KITTY C. MINTZ, HUSBAND AND WIFE, whose address is 16001 BENSON ROAD, BOW, WA 98232 (referred to below as "Grantor") and Frontier Bank, whose mailing address is 119 E College Way, PO Box 1124, Mount Vernon, WA 98273 (referred to below as "Lender").**

MODIFICATION OF MORTGAGE  
(Continued)

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated May 24, 2002 (the "Mortgage") which has been recorded in SKAGIT County, State of Washington, as follows:

**RECORDED ON MAY 29, 2002 IN SKAGIT COUNTY, WASHINGTON, AUDITOR'S FILE NO. 200205290057.**

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

THE NORTH 1/2 OF THE SOUTHEAST 1/4 AND THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4, SECTION 22, TOWNSHIP 35 NORTH, RANGE 3 EAST, W.M., EXCEPT THE SOUTH 25 FEET OF SAID SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 AS CONVEYED TO SKAGIT COUNTY BY DEEDS RECORDED MAY 10, 1895, IN VOLUME 30 OF DEEDS, PAGES 477 AND 479, RECORDS OF SKAGIT COUNTY, WASHINGTON, AND EXCEPT ROADS.

SITUTATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

The Real Property or its address is commonly known as 16001 BENSON ROAD, BOW, WA 98232. The Real Property tax identification number is 350322-4-001-0001, 350322-4-005-0007, 350322-4-004-0008

**MODIFICATION.** Lender and Grantor hereby modify the Mortgage as follows:

**INCREASED BY \$25,198.00 FOR A NEW TOTAL OF \$125,198.00.**

**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage 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 Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage 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 Mortgage 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 MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 21, 2003.**

GRANTOR:

X *Darrell W. Mintz*  
DARRELL W. MINTZ, Individually

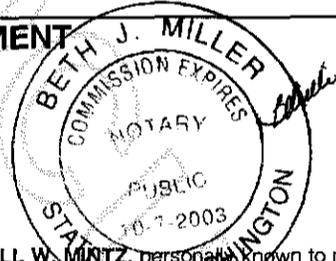
X *Kitty C. Mintz*  
KITTY C. MINTZ, Individually

LENDER:

X \_\_\_\_\_  
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )



On this day before me, the undersigned Notary Public, personally appeared **DARRELL W. MINTZ**, 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 Mortgage, 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 2nd day of May, 20 03

By *Beth J. Miller*  
Notary Public in and for the State of WA

Residing at Skagit  
My commission expires 10-7-2003

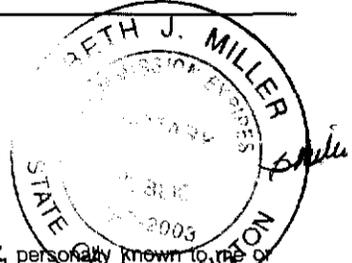


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MODIFICATION OF MORTGAGE  
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )



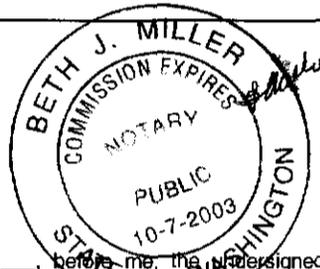
On this day before me, the undersigned Notary Public, personally appeared **KITTY C. MINTZ**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification 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 2nd day of May, 2003

By Beth J. Miller Residing at Skagit  
Notary Public in and for the State of WA My commission expires 10-7-03

LENDER ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )



On this 2nd day of May, 2003, before me, the undersigned Notary Public, personally appeared Cecilia Johnson and personally known to me or proved to me on the basis of satisfactory evidence to be the Manager/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 Beth J. Miller Residing at Skagit  
Notary Public in and for the State of WA My commission expires 10-7-03



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