

RETURN ADDRESS:

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



200310280102
Skagit County Auditor

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CHICAGO TITLE QB-2379

**ACCOMMODATION RECORDING
MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): BLIND

Additional on page _____

Grantor(s):

1. LANE, WILLIAM D
2. LANE, PAMELA L

Grantee(s)

1. Whidbey Island Bank

Legal Description: BRITTWOOD, LOT 40

Additional on page _____

Assessor's Tax Parcel ID#: 4578-000-040-0009

AF# of document being modified: 200305120276

THIS MODIFICATION OF DEED OF TRUST dated October 21, 2003, is made and executed between WILLIAM D LANE and PAMELA L LANE; husband and wife ("Grantor") and Whidbey Island Bank, Burlington Office, 1800 S. Burlington Ave., P.O. Box 302, Burlington, WA 98233 ("Lender").

Chicago Title Company has placed
this document for recording as a
customer courtesy and accepts no
liability for its accuracy or validity

MODIFICATION OF DEED OF TRUST

(Continued)

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated May 9, 2003 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

A DEED OF TRUST RECORDED ON MAY 12, 2003 IN THE SKAGIT COUNTY AUDITOR'S OFFICE FOR PAGES 1-9 WITH A RECORDING NUMBER OF 200305120276 & IN THE AMOUNT OF \$187,700.00.

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

LOT 40, "PLAT OF BRITTWOOD", AS PER PLAT RECORDED IN VOLUME 15 OF PLATS AT PAGES 31, AND 32, IN THE RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON.

The Real Property or its address is commonly known as 1004 VERA CT, MT VERNON, WA 98273. The Real Property tax identification number is 4578-000-040-0009

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

A DEED OF TRUST RECORDED IN THE AUDITOR'S OFFICE OF SKAGIT COUNTY WITH A RECORDING NUMBER OF 200305120276. AN INCREASE OF \$35,000.00 TO OUR ORIGINAL NOTE AMOUNT OF \$187,700.00 DATED MAY 9, 2003.

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 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 OCTOBER 21, 2003.

GRANTOR:

X
WILLIAM D LANE

X
PAMELA L LANE

LENDER:

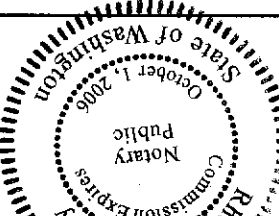
X
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington
COUNTY OF Skagit

On this day before me, the undersigned Notary Public, personally appeared WILLIAM D LANE and PAMELA L LANE, 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 21 day of October, 2003.
Residing at Bainbridge
My commission expires 10-1-06



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MODIFICATION OF DEED OF TRUST
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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 _____

LASER PRO Lending, Ver. 5.22.30.002 Copr. Highland Financial Solutions, Inc. 1997, 2003. All Rights Reserved. - WA M:\CFIL\PL\G202.FC TR-16454 PR-COMMLRE



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