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Skagit County Auditor

2/17/2004 Page 1 of 3 11:22AM

RETURN ADDRESS:

Peoples Bank
Loan Services Department
P.O. Box 233
Lynden, WA 98264

LAND TITLE OF SKAGIT COUNTY

11071855

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 9804020130

Additional on page _____

Grantor(s):

1. Wolf, Donald A.
2. Wolf, Danya R.

Grantee(s)

1. PEOPLES BANK

Legal Description: LOT 13, CASCADE RIDGE COURT

Additional on page 2

Assessor's Tax Parcel ID#: 4668-000-013-0000

THIS MODIFICATION OF DEED OF TRUST dated February 12, 2004, is made and executed between Donald A. Wolf and Danya R. Wolf, husband and wife, whose address is 18931 Cascade Ridge Court, Mount Vernon, WA 98274 ("Grantor") and PEOPLES BANK, MOUNT VERNON OFFICE, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").

UNOFFICIAL DOCUMENT

MODIFICATION OF DEED OF TRUST

Loan No: 5713321-1

(Continued)

Page 2

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 1, 1998 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

A DEED OF TRUST DATED APRIL 01, 1998 AND RECORDED APRIL 02, 1998 UNDER AUDITOR'S FILE NO. 980420130 RECORDS OF SKAGIT COUNTY, WASHINGTON.

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

LOT 13, "PLAT OF CASCADE RIDGE COURT," AS PER PLAT RECORDED IN VOLUME 16 OF PLATS, PAGES 87 THROUGH 89, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON

The Real Property or its address is commonly known as 18931 Cascade Ridge Court, Mount Vernon, WA 98274. The Real Property tax identification number is 4668-000-013-0000

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:
THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATE FEBRUARY 12, 2004 FROM GRANTOR TO LENDER, TOGETHER WITH ALL RENEWALS OF, EXTENSIONS OF, MODIFICATIONS OF, REFINANCING OF, CONSOLIDATIONS OF, AND SUBSTITUTIONS FOR THE PROMISSORY NOTE OR AGREEMENT
INCREASE THE PRINCIPAL AMOUNT FROM \$35,028.00 TO \$50,000.00.

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 endorser, 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 FEBRUARY 12, 2004.

GRANTOR:

X Donald A. Wolf, Individually

X Danya R. Wolf, Individually

LENDER:

X Mandy Alldenore de Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF

Wash.

COUNTY OF

Skagit

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) SS
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On this day before me, the undersigned Notary Public, appeared Donald A. Wolf and Danya R. Wolf, 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 to me that they executed 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

By Mandy Alldenore de Notary Public in and for the State of Wash
Residing at Mt Vernon
My Commission expires 4-30-07



MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 5713321-1

Page 3

LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)

On this 13th day of February, 20 04, before me, the undersigned Notary Public, personally appeared Melody Heidbreder and personally known to me or proved to me on the basis of satisfactory evidence to be the Lender, 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 Dena Hansen DENA HANSEN Residing at Mt. Vernon
Notary Public in and for the State of WA STATE OF WASHINGTON My commission expires 11-14-04
NOTARY --- PUBLIC
MY COMMISSION EXPIRES 11-14-04



200402170191
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2/17/2004 Page 3 of 3 11:22AM