

RETURN ADDRESS:

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



200403050081
Skagit County Auditor

3/5/2004 Page 1 of 4 11:39AM

200302060098

LAND TITLE OF SKAGIT COUNTY 111035

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 111035-S

Additional on page _____

Grantor(s):

1. JOHNSON, KEITH S
2. JOHNSON, ALISON R

Grantee(s)

1. Whidbey Island Bank

Legal Description: S1/2 SW1/4, 3-33-4;
PTN N 1/2, 10-33-4 E W.M.

Additional on page 2

Assessor's Tax Parcel ID#: 330304-3-003-0005, 3304303-1-001-0100, 330410-2-001-0000,
330410-1-003-0000, 330410-1-001-0408, AND 330410-1-001-0101

THIS MODIFICATION OF DEED OF TRUST dated March 2, 2004, is made and executed between **KEITH S JOHNSON** and **ALISON R JOHNSON**; husband and wife ("Grantor") and Whidbey Island Bank, Burlington Office, 1800 S. Burlington Ave., P.O. Box 302, Burlington, WA 98233 ("Lender").

MODIFICATION OF DEED OF TRUST

(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated February 5, 2003 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

RECORDED ON FEBRUARY 6, 2003 UNDER SKAGIT COUNTY AUDITORS OFFICE # 200302060098.

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

PARCEL "A"
THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 3, TOWNSHIP 33 NORTH, RANGE 4 EAST, W.M.
SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

PARCEL "B"
THE NORTH 1/2 OF THE NORTH 1/2 OF SECTION 10, EXCEPT THE EAST 1/2 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 THEREOF.
TOGETHER WITH THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 10, ALL IN TOWNSHIP 33 NORTH, RANGE 4 EAST, W.M.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.
The Real Property or its address is commonly known as NHN - RAW LAND, WA. The Real Property tax identification number is 330304-3-003-0005, 3304303-1-001-0100, 330410-2-001-0000, 330410-1-003-0000, 330410-1-001-0408, AND 330410-1-001-0101

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

PRINCIPAL INCREASE:

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 MARCH 2, 2004.

GRANTOR:

Keith S Johnson
X *Keith S Johnson*
ALISON R JOHNSON
X *Alison R Johnson*

LENDER:

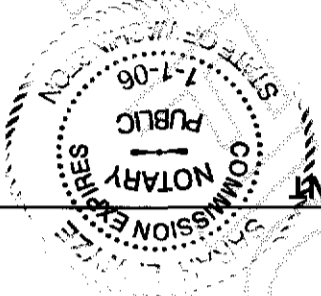
X *John J. [Signature]*
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington
COUNTY OF Skagit
I, SS

On this day before me, the undersigned Notary Public, personally appeared **KEITH S JOHNSON and ALISON R JOHNSON, 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 2nd day of March, 2004.
By [Signature]
Notary Public in and for the State of WA
My commission expires 1-1-06
Residing at Burlington
1-1-06



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

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. 5.23.00.002 Copr. Herland Financial Solutions, Inc. 1997, 2004. All Rights Reserved. - WA M:\CFI\PL\G202.FC TR-19578 PR-CLRWLAND



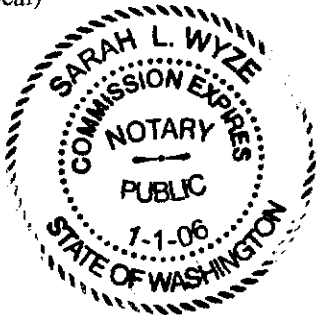
200403050081
Skagit County Auditor

ATTACHED TO and made a part
of Modification of Deed of Trust
dated 3/2/04

STATE OF Washington }
COUNTY OF Skagit } SS:

On this 2nd day of March, 2004 before me personally appeared Keith Johnson, to me known to be the individual described in and who executed the foregoing instrument his self and as Attorney in Fact for Alison Johnson and acknowledged that he signed and sealed the same as his free and voluntary act and deed for him self and also as his free and voluntary act and deed as Attorney in Fact for said principal for the uses and purposes therein mentioned, and on oath stated that the Power of Attorney authorizing the execution of this instrument has not been revoked and that the said principal is now living, and is not incompetent.

Given under my hand and official seal the day and year last above written.
(Seal)



Sarah L. Wyze

Notary Public in and for the State of Washington
Residing at Burlington
My appointment expires: 1-4-06



200403050081
Skagit County Auditor

3/5/2004 Page 4 of 4 11:39AM