

RETURN ADDRESS:

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



200405240189
Skagit County Auditor

5/24/2004 Page 1 of 4 3:23PM

LAND TITLE OF SKAGIT COUNTY

106764P

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): MTVE-XX1456 / RECORDING # 200305130168 Additional on page ____

Grantor(s):

1. ANDERSON, ERIC L.
2. ANDERSON, JANE S.

Grantee(s)

1. Frontier Bank

Legal Description: LOT 3, SP 97-0028 IN 4-33-3 E W.M.

Additional on page 2

Assessor's Tax Parcel ID#: 330304-2-001-0300

THIS MODIFICATION OF DEED OF TRUST dated May 19, 2004, is made and executed between ERIC L. ANDERSON and JANE S. ANDERSON, HUSBAND AND WIFE, whose address is 1520 CLEVELAND, MOUNT VERNON, WA 98273 ("Grantor") and Frontier Bank, Mount Vernon, 119 E College Way, PO Box 1124, Mount Vernon, WA 98273 ("Lender").

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:

RECORDED ON MAY 13, 2003 IN SKAGIT COUNTY, BY LAND TITLE COMPANY OF SKAGIT COUNTY, UNDER AUDITOR'S FILE NO. 200305130168.

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

See EXHIBIT A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 14200 LESLIE LANE, MOUNT VERNON, WA 98273. The Real Property tax identification number is 330304-2-001-0300

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

INCREASE BY \$10,000.00 FOR A NEW TOTAL OF \$360,000.00.

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 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 MAY 19, 2004.

GRANTOR:

x

Eric L. Anderson
ERIC L. ANDERSON

x

Jane S. Anderson
JANE S. ANDERSON

LENDER:

FRONTIER BANK

x

P. Jackie Longi
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)

On this day before me, the undersigned Notary Public, personally appeared ERIC L. ANDERSON, 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

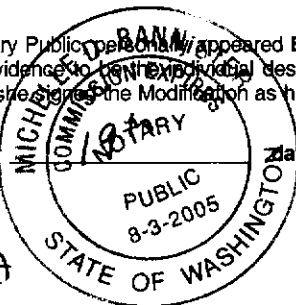
day of May, 20 04

By Michelle

Residing at Burlington

Notary Public in and for the State of WA

My commission expires 8-3-2005



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STATE OF Washington)
) SS
COUNTY OF Skagit)

Given under my hand and official seal this

A circular notary seal for Michelle D. Bannister, a Notary Public in the State of Washington. The seal features her name around the top inner edge, "NOTARY PUBLIC" in the center, and "COMMISSION EXPIRES 8-3-2005" at the bottom. The outer ring contains the text "STATE OF WASHINGTON".

day of May, 2004

Residing at Burlington
My commission expires 8-3-2005

STATE OF Washington)
COUNTY OF Skaagit) SS)

By [Signature]
Notary Public in and for the State of WA

Residing at Burlington
My commission expires 8-3-2008



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Skagit County Auditor

ALTA COMMITMENT

Order No.: 106764-P

Schedule "A-1"

DESCRIPTION:

Lot 3 of Skagit County Short Plat No. 97-0028, approved October 14, 2002, recorded October 14, 2002, under Auditor's File No. 200210140110, records of Skagit County, Washington; being a portion of the South ½ of the Northwest ¼ of Section 4, Township 33 North, Range 3 East, W.M.

TOGETHER WITH a non-exclusive easement for ingress, egress and utilities over, across and under Leslie Lane, as delineated on the face of the Short Plat.

Situate in the County of Skagit, State of Washington.



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