

RETURN ADDRESS:

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



200408100071
Skagit County Auditor

8/10/2004 Page

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3 11:08AM

CHICAGO TITLE CO.

C29059-5M

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 300310220190

Additional on page _____

Grantor(s):

1. BARRETT, SHIRLEY

Grantee(s)

1. Whidbey Island Bank

Legal Description: LOT 80, ISLAND VIEW PARK

Additional on page 2

Assessor's Tax Parcel ID#: 3798-000-080-0003

THIS MODIFICATION OF DEED OF TRUST dated August 3, 2004, is made and executed between SHIRLEY BARRETT; as her separate estate ("Grantor") and Whidbey Island Bank, Anacortes Office, 2202 Commercial Ave., P.O. Box 320, Anacortes, WA 98221 ("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 October 16, 2003 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

RECORDED IN SKAGIT COUNTY AUDITOR'S OFFICE UNDER NUMBER 200310220190 ON 10/22/2003.

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

TRACT 80, "THE PLAT OF ISLAND VIEW PARK", AS PER PLAT RECORDED IN VOLUME 7 OF PLATS, PAGE 38, RECORDS OF SKAGIT COUNTY, WASHINGTON.
SITUATED IN SKAGIT COUNTY, WASHINGTON.

The Real Property or its address is commonly known as 1920 24TH ST, ANACORTES, WA 98221-2404. The Real Property tax identification number is 3798-000-080-0003

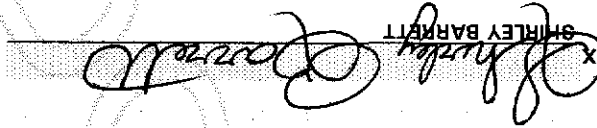
MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

INCREASE PRINCIPAL BALANCE TO \$34,000.00 (THIRTY-FOUR THOUSAND DOLLARS AND 00/100).

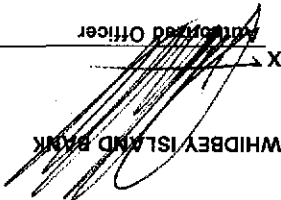
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender 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 makers, shall not be released by virtue of this 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 AUGUST 3, 2004.

GRANTOR:


SHIRLEY BARKETT

LENDER:


WHIDBEY ISLAND BANK
Authorized Officer

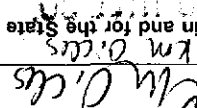
INDIVIDUAL ACKNOWLEDGMENT

STATE OF WA

COUNTY OF Skagit

On this day before me, the undersigned Notary Public, personally appeared SHIRLEY BARKETT, as her separate estate, 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 of Deed of Trust and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 4th day of August, 2004

By  K.M. Oicles
Notary Public in and for the State of WA

My commission expires 11-29-07

Residing at Anacortes, WA

2004

On this day before me, the undersigned Notary Public, personally appeared SHIRLEY BARKETT, as her separate estate, 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 of Deed of Trust and voluntary act and deed, for the uses and purposes therein mentioned.



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MODIFICATION OF DEED OF TRUST
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF wa)
) SS
COUNTY OF Skagit)

On this 4th day of August, 2004, before me, the undersigned Notary Public, personally appeared Paul M. Brunkhorst and personally known to me or proved to me on the basis of satisfactory evidence to be the 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 Kim O. Cas Residing at Anacortes, WA
Notary Public in and for the State of WA My commission expires 11-29-07

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Skagit County Auditor