



200408160091  
Skagit County Auditor

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**RETURN ADDRESS:**  
PEOPLES BANK  
LOAN SERVICES  
DEPARTMENT  
PO BOX 233  
LYNDEN, WA 98264

FIRST AMERICAN TITLE CO.  
81975

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): 200203010009

Additional on page \_\_\_\_\_

- Grantor(s):
- 1. Shepherd Jr, Robert L
  - 2. Shepherd, Karla K

- Grantee(s)
- 1. PEOPLES BANK

Legal Description: Lot 13 and Portion Lot 12 "Sunrise Ridge"

Additional on page 2

Assessor's Tax Parcel ID#: 4503-000-013-0009 P83516

**THIS MODIFICATION OF DEED OF TRUST** dated August 11, 2004, is made and executed between Robert L Shepherd, Jr and Karla K Shepherd, husband and wife, whose address is 21284 Sunrise Place, Mount Vernon, WA 98273 ("Grantor") and PEOPLES BANK, MOUNT VERNON OFFICE, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").

UNRECORDED DOCUMENT

**MODIFICATION OF DEED OF TRUST**

Loan No: 5713394-1

(Continued)

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**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated February 27, 2002 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

**A DEED OF TRUST DATED FEBRUARY 27, 2002 AND RECORDED MARCH 01, 2002 UNDER AUDITOR'S FILE NO. 20020301009 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:

All of Lot 13, and that portion of Lot 12, "SUNRISE RIDGE", as per plat recorded in Volume 14 of Plats, Pages 61 and 62, records of Skagit County, Washington, described as follows:

Beginning at the Northwest corner of Lot 12; thence South 00 degrees 31' 55" West, 22.24 feet along the West line of said Lot 12; thence North 27 degrees 01' 15" East, 18.80 feet to the Northernly line of said Lot 12; said point also being a point on a curve; thence Northwesterly along the arc of said curve to the right having a radius of 45.00 feet and an initial tangent bearing of North 62 degrees 58' 45" West through a central angle of 12 degrees 43' 57", an arc distance of 10.00 feet to the point of beginning.

Situate in Skagit County, Washington

The Real Property or its address is commonly known as 21284 Sunrise Place, Mount Vernon, WA 98273. The Real Property tax identification number is 4503-000-013-0009 P83516

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

**THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATE AUGUST 11, 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 \$60,000.00 TO \$292,000.00

**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 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 AGREES TO ITS TERMS.** THIS MODIFICATION OF DEED OF TRUST IS DATED AUGUST 11, 2004.

**GRANTOR:**

X Robert L Shepherd Jr  
Robert L Shepherd Jr

X Karla K Shepherd  
Karla K Shepherd

**LENDER:**

PEOPLES BANK

X Authorized Officer

Mandy Altabisky



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MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 5713394-1

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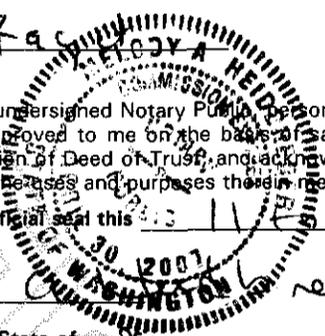
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Wash )  
 ) SS  
COUNTY OF Skagit )

On this day before me, the undersigned Notary Public, personally appeared Robert L Shepherd Jr and Karla K Shepherd, 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 13 day of Aug, 2004

By meedy Residing at Mt Vernon  
Notary Public in and for the State of WA My commission expires 4300



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 \_\_\_\_\_



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