

Recording Requested by  
**Banner Bank**



200408170058  
Skagit County Auditor

8/17/2004 Page 1 of 2 11:22AM

After Recording Mail To:

Attn: Jeannine Stanke  
**Banner Bank**  
P.O. Box 907  
Walla Walla WA 99362

Loan Number: **10101616**  
Min # **100167900000034049**

**CHICAGO TITLE CO.**  
1028476 ✓ **LOAN DEED MODIFICATION AGREEMENT**

This Loan Modification Agreement (the "Agreement"), made this **June 29, 2004**, between **Bradley S Huizenga and Kathleen M Huizenga, Husband and Wife**, (the "Borrowers") and **Banner Bank**, amends and supplements that certain Deed of Trust dated **September 17, 2003** and recorded on **9/23/2003** as Document No. **200309230121**, in Book **n/a**, at page **n/a**, in the Official Records of the County of **Skagit**, State of **Washington** (the "Security Instrument"), and covering the real property specifically described as follows:

**Ptn Lot 17, Plat of Kwonesum**

This property is more commonly known as:

**11200 Sahalie Dr., LaConner WA 98257**

In Consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- Modify the date of the first payment from **September 1, 2004** to **August 1, 2004**.
- Modify the Maturity date from **August 1, 2019** to **July 1, 2019**.
- Principal balance is **\$230,000.00**.
- Interest Rate is **5.250%**.
- Documentation evidencing Taxes and Insurance are paid current as of the date of the modification.

The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Banner Bank shall be bound by, and comply with all the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

**BANNER BANK**

Jeannine Stanke, Vice President

Bradley S Huizenga

Kathleen M Huizenga

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Washington SS.  
County of Island

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this day personally appeared **Bradley S Huizenga and Kathleen M Huizenga, husband and wife**, or proved to me to be the persons whose names are subscribed to the foregoing instrument, and acknowledged to me that they executed the same for the purposes and consideration therein expressed.



OFFICIAL SEAL  
**GWEN M. NEWMAN**  
NOTARY PUBLIC - WASHINGTON  
MY COMMISSION EXPIRES JUNE 03, 2006

[Signature]  
Notary Public

**GWEN M. NEWMAN**

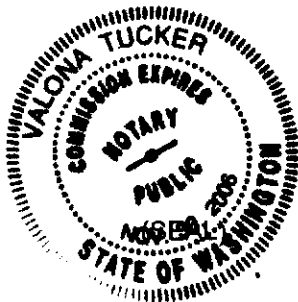
State of: Washington

SS.

County of: Walla Walla

On this 7<sup>th</sup> day of July before me, Valona Tucker  
Notary Public, personally appeared **Jeannine Stanke, Vice President, for Banner Bank**  
personally known to me to be the person whose name is signed to the within instrument and  
acknowledged to me that she executed the same in her authorized capacity, and that by her  
signature on the instrument the person, or entity upon behalf of which the person acted, executed  
the instrument.

WITNESS my hand and official seal.



Valona Tucker  
Notary Public

Commission Expires:

Nov. 30, 2006



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