

RETURN ADDRESS:

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



200408300283
Skagit County Auditor

8/30/2004 Page 1 of 3 3:23PM

CHICAGO TITLE COMODIFICATION OF DEED OF TRUST 200108070007

Reference # (if applicable): A20818 SM ✓

Additional on page _____

Grantor(s):

1. MUNKS, DONALD G
2. MUNKS, CATHY L

Grantee(s)

1. Whidbey Island Bank

Legal Description: PTN GL 7 32-35-2

Additional on page 2

Assessor's Tax Parcel ID#: 350232-0-005-0004

THIS MODIFICATION OF DEED OF TRUST dated August 27, 2004, is made and executed between **DONALD G MUNKS** and **CATHY L MUNKS**; husband and wife ("Grantor") and **Whidbey Island Bank, Anacortes Office, 2202 Commercial Ave., P.O. Box 320, Anacortes, WA 98221** ("Lender").

MODIFICATION OF DEED OF TRUST

(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated July 31, 2001 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

RECORDED IN SKAGIT COUNTY AUDITOR'S OFFICE UNDER RECORDING NUMBER 200108070007 ON 08/07/01.

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 9578 MARCHS POINT ROAD, ANACORTES, WA 98221-9332. The Real Property tax identification number is 350232-0-005-0004.

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

INCREASE PRINCIPAL TO \$110,000.00 (ONE HUNDRED TEN THOUSAND DOLLARS AND XX/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, 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 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 27, 2004.

GRANTOR:

X Donald G. Munks
DONALD G MUNKS

X Cathy L Munks
CATHY L MUNKS

LENDER:

X [Signature]
WHIBREY ISLAND BANK
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF WASHINGTON
COUNTY OF SKAGIT
)
) SS
)

On this day before me, the undersigned Notary Public, personally appeared DONALD G MUNKS and CATHY L MUNKS, husband and wife, personally known to me on the basis of satisfactory evidence to be the individuals as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 27TH day of AUGUST, 2004.
Residing at COPEVILLE, WA
My commission expires 9-15-07
Notary Public in and for the State of WA

**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 _____

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Skagit County Auditor