

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



200409160151
Skagit County Auditor

9/16/2004 Page 1 of 4 3:31PM

LAND TITLE OF SKAGIT COUNTY

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 108184-PA 200307230130 Additional on page ____

Grantor(s):

1. FOLEY, VIRGINA R

Grantee(s)

1. Whidbey Island Bank

Legal Description: PTN LOT 14, ENTNER'S TR.

Additional on page 3

Assessor's Tax Parcel ID#: 3909-000-014-0000

THIS MODIFICATION OF DEED OF TRUST dated September 13, 2004, is made and executed between VIRGINA R FOLEY; 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)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated July 17, 2003 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

A DEED OF TRUST RECORDED IN SKAGIT COUNTY AUDITOR'S OFFICE UNDER NUMBER 200307230130. RECORDED ON JULY 23, 2003.

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 14549 JURA WAY, ANACORTES, WA, 98221. The Real Property tax identification number is 3909-000-014-0000

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

INCREASE PRINCIPAL TO \$200,000.00 (TWO HUNDRED THOUSAND 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 TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED SEPTEMBER 13, 2004.

GRANTOR:

Virginia R. Foley
X VIRGINIA R FOLEY

LENDER:

WHIDBEY ISLAND BANK

X *Carrie J. Jurgens*
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington

COUNTY OF Skagit

)
) SS
)

On this day before me, the undersigned Notary Public, personally appeared VIRGINIA R FOLEY, 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 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

Sept., 2004.

Residing at Orcutt

By *Carrie J. Jurgens*
Notary Public in and for the State of WA



My commission expires

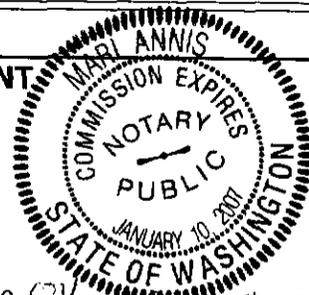
10-29-08

200409160151
Skagit County Auditor 4 3:31PM
2 of 2
9/16/2004 Page

MODIFICATION OF DEED OF TRUST
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF CT Skagit Washington)
) SS
COUNTY OF Skagit)



On this 13th day of Sept., 20 04, the undersigned Notary Public, personally appeared Maria Annis and personally known to me or proved to me on the basis of satisfactory evidence to be the authorized officer, 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 Maria Annis Residing at Burlington
Notary Public in and for the State of WA My commission expires 1/10/07



200409160151
Skagit County Auditor

ALTA COMMITMENT

Order No.: 108184-PA

Schedule "A-1"

DESCRIPTION:

Lot 14, "ENTNER'S TRACTS SUBDIVISION NO. 1", as per plat recorded in Volume 8 of Plats, pages 73 and 74, records of Skagit County, Washington,

EXCEPT that portion described as follows:

Beginning at the Northwest corner of said Lot 14;
thence North $88^{\circ}51'00''$ East (plat South $88^{\circ}51'00''$ East) along the North line of said Lot 14, 123.52 feet;
thence South $26^{\circ}10'36''$ East 19.98 feet;
thence North $82^{\circ}57'35''$ West 124.70 feet to the Northwesterly corner of an existing chain link fence;
thence North $88^{\circ}51'00''$ West 8.55 feet to the point of beginning.

Situate in the County of Skagit, State of Washington.



200409160151
Skagit County Auditor