

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



200410290077
Skagit County Auditor

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CHICAGO TITLE CO.

1032828-SM

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): AF#200109110102

Additional on page _____

Grantor(s):

1. MacMurchie, Scott

Grantee(s)

1. PEOPLES BANK

Legal Description: LT 2, SCSP# 97-0069

Additional on page 2

Assessor's Tax Parcel ID#: 360322-0-003-0006 (P47977)

THIS MODIFICATION OF DEED OF TRUST dated October 28, 2004, is made and executed between Scott MacMurchie, as his separate estate, whose address is 15255 South Blanchard Road, Bow, WA 98232 ("Grantor") and PEOPLES BANK, SEDRO WOOLLEY OFFICE, 530B CROSSROAD SQUARE, SEDRO-WOOLLEY, WA 98284 ("Lender").

MODIFICATION OF DEED OF TRUST

Loan No: 5021522-102

(Continued)

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated September 7, 2001 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

A DEED OF TRUST RECORDED SEPTEMBER 11, 2001 UNDER AUDITOR'S FILE NO. 200109110102 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:

Lot 2 of SKAGIT COUNTY SHORT PLAT NO. 97-0069, approved February 1, 2000, recorded February 4, 2000, under Auditor's File No. 200002040101, records of Skagit County, Washington, and being a portion of the East Half of the Southwest Quarter and of the Southwest Quarter of the Southeast Quarter of Section 22, Township 36 North, Range 3 East

of the Williamette Meridian.

Situated in Skagit County, Washington

The Real Property or its address is commonly known as 15255 South Blanchard Road, Bow, WA 98232. The Real Property tax identification number is 360322-0-003-0006 (P47977)

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATED OCTOBER 28, 2004 FROM GRANTOR TO LENDER, TOGETHER WITH ALL RENEWALS OF, EXTENSIONS OF, MODIFICATIONS OF, REFINANCINGS OF, CONSOLIDATIONS OF, AND SUBSTITUTIONS FOR THE PROMISSORY NOTE OF AGREEMENT.

INCREASE PRINCIPAL AMOUNT FROM \$35,114.85 TO \$47,000.00

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 endorsers 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 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 OCTOBER 28, 2004.

GRANTOR:

Scott MacMurchie
x Scott MacMurchie

LENDER:

PEOPLES BANK

Karen I. Pitt
x Karen I. Pitt
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington

COUNTY OF Skagit

)
) SS
)

On this day before me, the undersigned Notary Public, personally appeared **Scott MacMurchie**, 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

28th

day of

October

2004

Residing at

Burlington

My commission expires

1-1-06

Notary Public in and for the State of

Karen I. Pitt



**MODIFICATION OF DEED OF TRUST
(Continued)**

Loan No: 5021522-102

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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 _____

LASER PRO Lending, Ver. 5.24.10.002 Copr. Harland Financial Solutions, Inc. 1997, 2004. All Rights Reserved. WA PHCFIWIN/CFILPLIG202 FC TR-691050 PR-11



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