

RETURN ADDRESS:

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



200411120211
Skagit County Auditor

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CHICAGO TITLE

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 1C32172

Additional on page ____

Grantor(s):

1. ZWIERS, JERRY A
2. ZWIERS, THERESA H

Grantee(s)

1. Whidbey Island Bank

Legal Description: LOT 18-20, BLK 8, BEALE'S MAPLE GROVE
ADDITION TO THE CITY OF ANACORTES

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Assessor's Tax Parcel ID#: 3775-008-020-0006

Auditor's File No. 200409170175

THIS MODIFICATION OF DEED OF TRUST dated October 29, 2004, is made and executed between JERRY A ZWIERS and THERESA H ZWIERS; 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

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated September 15, 2004 (the "Deed of Trust") which has been recorded in ISLAND County, State of Washington, as follows:

A DEED OF TRUST DATED 09/15/04 RECORDED ON 9/17/04 UNDER AUDITOR'S FILE NUMBER 200409170175 RECORDS OF SKAGIT COUNTY, WASHINGTON.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in ISLAND County, State of Washington:

LOTS 18, 19 AND 20, BLOCK 8, BEALE'S MAPLE-GROVE ADDITION TO THE CITY OF ANACORTES, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 2 OF PLATS, PAGE 19, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN SKAGIT COUNTY, WASHINGTON.

The Real Property or its address is commonly known as 902 34TH STREET, ANACORTES, WA 98221. The Real Property tax identification number is 3775-008-020-0006

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

CORRECT VESTING ON THE DEED OF TRUST.

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 ("Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorser, 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 ACKNOWLEDGES 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 29, 2004.

GRANTOR

JERRY A. ZWIERS

THERESA H. ZWIERS

LENDER:

WHIDBEY ISLAND BANK

Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF

Washington

COUNTY OF

Skagit

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) ss
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On this day before me, the undersigned Notary Public, personally appeared JERRY A. ZWIERS, husband and wife, 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

3rd

day of

November

20 04

By

KM Oicles

Notary Public in and for the State of WA

My commission expires

98221

Residing at

Anacortes, WA



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MODIFICATION OF DEED OF TRUST
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LENDER ACKNOWLEDGMENT

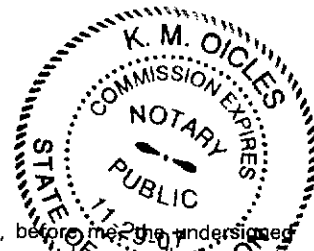
STATE OF Washington

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) SS

COUNTY OF Skagit

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On this 3rd day of November, 20 04, before me, the undersigned Notary Public, personally appeared Michael Taylor and personally known to me or proved to me on the basis of satisfactory evidence to be the Loan 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 Km Oicles
Km Oicles
Notary Public in and for the State of WA

Residing at Anacortes, WA

My commission expires 11-29-07

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