

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



200411170121
Skagit County Auditor

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CHICAGO TITLE IC32920 ✓

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200205300219

Additional on page _____

Grantor(s):

1. Conyers, William Christopher
2. Conyers, Lisa Dwyn

Grantee(s)

1. PEOPLES BANK

Legal Description: LOT 1, SKAGIT COUNTY, SHORT PLAT NO. 99-0025; BEING A PTN. SW
SE 24-34-4 AND NW NE 25-34-4

Additional on page 2

Assessor's Tax Parcel ID#: 340424-4-006-0400 (P27769)

THIS MODIFICATION OF DEED OF TRUST dated November 15, 2004, is made and executed between William Christopher Conyers and Lisa Dwyn Conyers, husband and wife, whose address is 15965 Elfin Lane, Mount Vernon, WA 98274 ("Grantor") and PEOPLES BANK, ANACORTES OFFICE, 911 11th STREET, ANACORTES, WA 98221 ("Lender").

MODIFICATION OF DEED OF TRUST

Loan No: 5022403-102

(Continued)

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated May 22, 2002 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

A DEED OF TRUST RECORDED MAY 30, 2002 UNDER AUDITOR'S FILE NO. 200205300219 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 1, SKAGIT COUNTY SHORT PLAT NO. 99-0025, as approved December 14, 1999, and recorded December 16, 1999, under Auditor's File No. 199912160009, records of Skagit County, Washington; being a portion of Southwest Quarter of the Southeast Quarter of Section 24, Township 34 North, Range 4 East and portion of the Northwest Quarter of the Northeast Quarter of Section 25, Township 34 North, Range 4 East of the Willamette Meridian.

Situated in Skagit County, Washington
The Real Property or its address is commonly known as 15965 Effin Lane, Mount Vernon, WA 98274. The Real Property tax identification number is 340424-4-006-0400 (P27769)

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

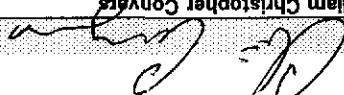
THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATED NOVEMBER 15, 2004 FROM GRANTOR TO LENDER, TOGETHER WITH ALL RENEWALS OF, EXTENSIONS OF, MODIFICATIONS OF, REFINANCINGS OF, CONSOLIDATIONS OF, AND SUBSTITUTIONS FOR THE PROMISSORY NOTE OF AGREEMENT.

INCREASE PRINCIPAL AMOUNT FROM \$200,000.00 TO \$255,800.00

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 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.

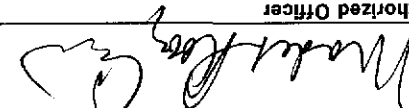
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED NOVEMBER 15, 2004.

GRANTOR:

X 
William Christopher Conyers

X 
Lisa Dwyne Conyers

LENDER:

PEOPLES BANK
X 
Authorized Officer



Skagit County Auditor

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MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 5022403-102

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)

On this day before me, the undersigned Notary Public, personally appeared **William Christopher Conyers and Lisa Dwyn Conyers**, 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 mentioned.

Given under my hand and official seal this 15th day of November, 2004

By Madeline M. Roosen Cook Residing at Fallon
Notary Public in and for the State of WA My commission expires 8-29-07

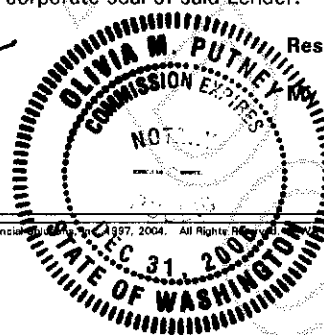


LENDER ACKNOWLEDGMENT

STATE OF Wash)
) SS
COUNTY OF Skagit)

On this 15th day of November, 2004, before me, the undersigned Notary Public, personally appeared Madeline Roosen Cook and personally known to me or proved to me on the basis of satisfactory evidence to be the Vice President, 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 Olivia M. Putney Residing at Anacortes, WA
Notary Public in and for the State of WA My commission expires 12/31/06



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