

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



200412090122
Skagit County Auditor

12/9/2004 Page 1 of 2 3:19PM

CHICAGO TITLE IC33261-SM ✓

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200207100172

Additional on page _____

Grantor(s):

1. Duvall, Dennis
2. Duvall, Becky J

Grantee(s)

1. PEOPLES BANK

Legal Description: LT 19, STERLING VIEW DIV. NO. 1

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Assessor's Tax Parcel ID#: 4558-000-019-0008 (P100546)

THIS MODIFICATION OF DEED OF TRUST dated December 8, 2004, is made and executed between Dennis Duvall and Becky J Duvall, husband and wife, whose address is 20839 Travis Lane, Burlington, WA 98233 ("Grantor") and PEOPLES BANK, SEDRO WOOLLEY OFFICE, 530B CROSSROAD SQUARE, SEDRO-WOOLLEY, WA 98284 ("Lender").

MODIFICATION OF DEED OF TRUST

Loan No: 5022520-102

(Continued)

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated July 8, 2002 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

A DEED OF TRUST RECORDED JULY 10, 2002 UNDER AUDITOR'S FILE NO. 200207100172 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 19, STERLING VIEW DIV. NO. 1, according to the plat thereof recorded in Volume 14 of Plats, pages 182 and 183, records of Skagit County, Washington.

Situated in Skagit County, Washington

The Real Property or its address is commonly known as 20839 Travis Lane, Burlington, WA 98233. The Real Property tax identification number is 4558-000-019-0008 (P100546)

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATED DECEMBER 8, 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.

CHANGE PRINCIPAL AMOUNT TO \$30,000.00

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 endorses 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:

X Dennis Duval

Dennis Duval

X Becky Duval

Becky J Duval

LENDER:

PEOPLES BANK

X Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington

COUNTY OF Skagit

On this day before me, the undersigned Notary Public, personally appeared Dennis Duval and Becky J Duval, 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

8th

day of

December

2004

Residing at

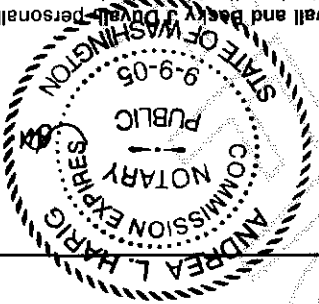
2004 12090122

My commission expires

9/9/05

Notary Public in and for the State of

WA



200412090122

Skagit County Auditor