



200502280135

Skagit County Auditor

2/28/2005 Page

1 of

3 11:16AM

WHEN RECORDED MAIL TO:

Whidbey Island Bank  
P O Box 990  
Oak Harbor, Wa. 98277

LAND TITLE OF SKAGIT COUNTY

11011 P

**MODIFICATION OF DEED OF TRUST OR MORTGAGE**

Grantor: Roger E. Dillard  
as his separate estate

Lender: Whidbey Island Bank  
P O Box 990  
Oak Harbor, Wa. 98277

1. **DEED OF TRUST / MORTGAGE.** Grantor (who may be known as Borrower or Mortgagor) and Lender (who is either the Beneficiary or Mortgagee) have entered into the following described deed of trust, mortgage or security instrument, hereinafter called the "Security Agreement" (complete as applicable):

- (a) Description: Deed of Trust:  Mortgage Other: \_\_\_\_\_
- (b) Date of Security Agreement: December 18, 2003 (c) Date of Recording: December 23, 2003
- (d) Recording Number: 200312230040 (e) Book Number: \_\_\_\_\_ Page: \_\_\_\_\_
- (f) State of: Washington (g) County of: Skagit
- (h) Recorded in the Office of: Skagit County Auditor

2. **MODIFICATION.** Grantor and Lender hereby modify the Security Agreement as follows (check and complete as applicable):

**Principle Balance Increase.** The principle amount secured by the Security Agreement is increased from  
\$ 72,000.00 to \$ 102,000.00

**Interest Rate.** The interest rate is changed from : \_\_\_\_\_ % per annum to: \_\_\_\_\_ % or as follows:

**Extension.** The payment schedule has been extended and the new maturity date is now: \_\_\_\_\_

**Other:** \_\_\_\_\_

3. **CONTINUING VALIDITY.** Except as modified above, all terms and conditions of the Security Agreement shall remain in full force and effect.

This Modification of Deed of Trust or Mortgage is executed on : February 16, 2005

Elizabeth A. Morris, AVP  
Whidbey Island Bank  
Lender

By: Roger E. Dillard

Roger E. Dillard  
Grantor

Roger E. Dillard  
Borrower (if other than Grantor)

\_\_\_\_\_  
Grantor

\_\_\_\_\_  
Borrower (if other than Grantor)

STATE OF WASHINGTON,

ss. (INDIVIDUAL ACKNOWLEDGMENT)

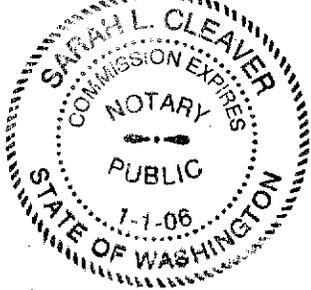
County of Skagit

I, Sarah Cleaver, Notary Public in and for the State Washington, do hereby certify that on this 18<sup>th</sup> day of February, 2005, personally appeared before me Roger Dillard to me known to be the individual he described in and who executed the within instrument and acknowledged that he signed the same as his free and voluntary act and deed for the uses and purposes herein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this 18<sup>th</sup> day of February 2005

Sarah Cleaver

Notary Public in and for the state of Washington, residing at Burlington in said County.



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Skagit County Auditor

STATE OF WASHINGTON,

County of Skagit ss. (CORPORATE ACKNOWLEDGMENT)

On this 25 day of February 2005 before me personally appeared  
Elizabeth A. Roberts  
to me known to be the ASST Vice President  
of the corporation that executed the within and foregoing instrument, and acknowledged said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he was authorized to execute said instrument and that the seal affixed is the corporate seal of said corporation.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal the day and year first above written.

Rhonda R. Tingley  
Notary Public in and for the State of Washington, residing at Burlington in said County.



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