



200503220072
Skagit County Auditor

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RETURN ADDRESS:

Frontier Bank
Central Lending
332 SW Everett Mall Way
PO Box 2215
Everett, WA 98203

LAND TITLE OF SKAGIT COUNTY

115513-SS

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): CENT XX2324

9901070060

Additional on page ____

Grantor(s):

- 1. LAUDER, JEFFERY B
- 2. LAUDER, GEORGIA A

Grantee(s)

- 1. Frontier Bank

Legal Description: PTN OF NE 1/4 NE 1/4, 24-35-4 E W.M.

Additional on page 2

Assessor's Tax Parcel ID#: 350424-0-135-0005

THIS MODIFICATION OF DEED OF TRUST dated March 11, 2005, is made and executed between between JEFFERY B LAUDER, and GEORGIA A LAUDER, whose address is 210 N TOWNSHIP ST, SEDRO WOOLLEY, WA 98284; as husband and wife ("Grantor") and Frontier Bank, whose address is Central Lending, 332 SW Everett Mall Way, PO Box 2215, Everett, WA 98203 ("Lender").

UNOFFICIAL DOCUMENT

MODIFICATION OF DEED OF TRUST
(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated December 30, 1998 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

RECORDED ON JANUARY 7, 1999, BY LAND TITLE COMPANY, IN SKAGIT COUNTY, WA, AUDITOR'S FILE NO. 9901070060.

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

See EXHIBIT A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 210 N TOWNSHIP ST, SEDRO WOOLLEY, WA 98284. The Real Property tax identification number is 350424-0-135-0005

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

INCREASED BY \$28,000.00 FOR A NEW TOTAL OF \$50,000.00.

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 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 MARCH 11, 2005.

GRANTOR:

Jeffery B. Lauder
JEFFERY B LAUDER

Georgia A. Lauder
GEORGIA A LAUDER

LENDER:

FRONTIER BANK

X _____
Authorized Officer

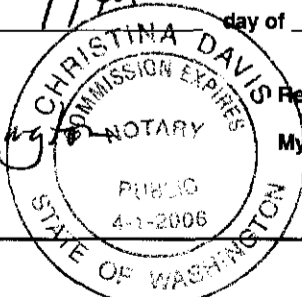
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)

On this day before me, the undersigned Notary Public, personally appeared JEFFERY B LAUDER, 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 11th day of March, 2005

By Christina Davis Residing at Arlyngton
Notary Public in and for the State of Washington My commission expires 4-10-06



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MODIFICATION OF DEED OF TRUST
(Continued)

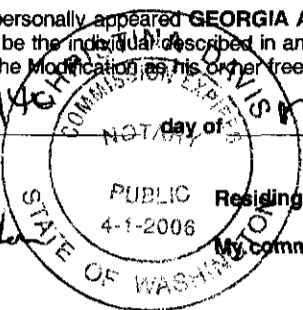
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)

On this day before me, the undersigned Notary Public, personally appeared GEORGIA A LAUDER, 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 14th day of March, 2006

By Christina Davis
Notary Public in and for the State of Washington Residing at Oberlin
My commission expires 4-1-06



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 _____



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Schedule "A-1"

115513-SS

DESCRIPTION:

That portion of the North $\frac{1}{2}$ of the Northeast $\frac{1}{4}$ of the Northeast $\frac{1}{4}$ of Section 24, Township 35 North, Range 4 East, W.M., described as follows:

Beginning at a point on the West line of State Highway 1-A, 10 feet North of the South line of said subdivision;
thence North 195 feet to the Southeast corner of Lot 40, "CASCADE PARK ADDITION", as per plat recorded in Volume 7 of Plats, page 56, records of Skagit County, Washington;
thence North $87^{\circ}04'25''$ West along the South line of Lots 38, 39 and 40 of said Plat, a distance of 225 feet;
thence South $1^{\circ}19'58''$ West along the East line of Lots 35 and 36, said plat, a distance of 195 feet to a point 10 feet North of the South line of said North $\frac{1}{2}$ of the Northeast $\frac{1}{4}$ of the Northeast $\frac{1}{4}$;
thence East to the point of beginning.

EXCEPT the North 90.00 feet thereof, as measured along the Easterly line thereof.

Situate in the City of Sedro Woolley, County of Skagit, State of Washington.



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