

RETURN ADDRESS:

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



200505060081
Skagit County Auditor

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CHICAGO TITLE IC34848-SM ✓

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200009190068

Additional on page

Grantor(s):

1. Allen M Cooper and Barbara M Cooper Revocable Living Trust

Grantee(s)

1. PEOPLES BANK

Legal Description: Lot 359, REVISED MAP SURVEY OF SHELTER BAY DIV. 2

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Assessor's Tax Parcel ID#: 5100-002-359-0000 (P102201)

THIS MODIFICATION OF DEED OF TRUST dated May 5, 2005, is made and executed between Allen M Cooper and Barbara M Cooper, as trustees of the Allen M Cooper and Barbara M Cooper Revocable Trust dated October 16, 1987, whose address is 359 Chehalis Place, La Conner, WA 98257 ("Grantor") and PEOPLES BANK, whose address is MOUNT VERNON OFFICE, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").

MODIFICATION OF DEED OF TRUST

Loan No: 5019844-102

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated September 12, 2000 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

A DEED OF TRUST DATED SEPTEMBER 12, 2000 AND RECORDED SEPTEMBER 19, 2000 UNDER AUDITOR'S FILE NO. 200009190068 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 359 of REVISED MAP OF SHELTER BAY DIV. 2, Tribal and Allotted Lands of Swinomish Indian Reservations, as recorded March 17, 1970, in Volume 43 of Official Records, pages 833 through 838, records of Skagit County, Washington.

Situated in Skagit County, Washington

The Real Property or its address is commonly known as 359 Chehalis Place, La Conner, WA 98257. The Real Property tax identification number is 5100-002-359-0000 (P102201)

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATE MAY 05, 2005 FROM GRANTOR TO LENDER, TOGETHER WITH ALL RENEWALS OF, EXTENSIONS OF, MODIFICATIONS OF, REFINANCING OF, CONSOLIDATIONS OF, AND SUBSTITUTIONS FOR THE PROMISSORY NOTE OR AGREEMENT

INCREASE THE PRINCIPAL AMOUNT FROM \$15,000.00 TO \$23,032.48.

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 AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED MAY 5, 2005.

GRANTOR:

ALLEN M COOPER AND BARBARA M COOPER REVOCABLE LIVING TRUST

By: Allen M Cooper, Trustee of Allen M Cooper and Barbara M Cooper
Revocable Living Trust

By: Barbara M Cooper, Trustee of Allen M Cooper and Barbara M Cooper
Revocable Living Trust

LENDER:

PEOPLES BANK

X medy attached
Authorized Officer



Skagit County Auditor

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MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 5019844-102

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TRUST ACKNOWLEDGMENT

STATE OF Wash.

COUNTY OF Skagit

On this 5th day of May, 20 05, before me, the undersigned Notary Public, personally appeared Allen M Cooper, Trustee, Barbara M Cooper, Trustee of Allen M Cooper and Barbara M Cooper Revocable Living Trust, and personally known to me on the basis of satisfactory evidence to be authorized trustees or agents of the trust that executed the Modification of Deed of Trust and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Tracy A. Lumbrey

Residing at 144 V. C. Hwy

Notary Public in and for the State of WA

My commission expires 9-30-07

LENDER ACKNOWLEDGMENT

STATE OF WASH

COUNTY OF County Skagit

On this 6th day of May, 20 05, before me, the undersigned Notary Public, personally appeared Barbara Lowery and personally known to me or proved to me on the basis of satisfactory evidence to be the agent, 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 Barbara Lowery

Residing at Mount Vernon

Notary Public in and for the State of WA

My commission expires 11-15-07



200505060081
Skagit County Auditor