

**RETURN ADDRESS:**

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



200505310154  
Skagit County Auditor

5/31/2005 Page 1 of 3 11:29AM

CHICAGO TITLE IC34805 ✓

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): 200304240012

Additional on page \_\_\_\_\_

Grantor(s):

1. Brown, Mario M
2. Brown, Jodee A

Grantee(s)

1. PEOPLES BANK

Legal Description: Tract 4, SKAGIT COUNTY SHORT PLAT NO. 91-097; being ptn. Gov't Lot 9 in 6-33-5 and Gov't Lot 1 in 7-33-5

Additional on page 2

Assessor's Tax Parcel ID#: 330506-0-009-0308 P101331 & 330507-0-004-0005 P17976

**THIS MODIFICATION OF DEED OF TRUST** dated May 23, 2005, is made and executed between between Mario M Brown and Jodee A Brown, husband and wife, whose address is 18920 State Route 9, Mount Vernon, WA 98274 ("Grantor") and PEOPLES BANK, whose address is ANACORTES OFFICE, 911 11th STREET, ANACORTES, WA 98221 ("Lender").

MODIFICATION OF DEED OF TRUST

Loan No: 5713934-1

(Continued)

Page 2

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 21, 2003 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

A DEED OF TRUST DATED APRIL 21, 2003 AND RECORDED APRIL 24, 2003 UNDER AUDITOR'S FILE NO. 200304240012 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:

Tract 4 of SKAGIT COUNTY SHORT PLAT NO. 91-097, as approved May 12, 1992, and recorded May 13, 1992, in Volume 10 of Short Plats, page 82, under Auditor's File No. 9205130031, records of Skagit County, Washington; being a portion of Government Lot 9 in Section 6, Township 33 North, Range 5 East of the Willamette Meridian, and in Government Lot 1 in Section 7, Township 33 North, Range 5 East of the Willamette Meridian;

TOGETHER WITH that portion of the 100 foot wide railroad right-of-way, commonly known as the Northern Pacific Railway, running Northerly and Southerly, through Government Lot 9 of Section 6, Township 33 North, Range 5 East of the Willamette Meridian, which lies Easterly of the centerline of said right-of-way, between the Westerly extension of the North line of Lot 4 of Skagit County Short Plat No. 91-097, Southeasterly to the Westerly line of State Highway 9.

Situated in Skagit County, Washington.

The Real Property or its address is commonly known as 18920 State Route 9, Mount Vernon, WA 98274. The Real Property tax identification number is 330506-0-009-0308 P101331 & 330507-0-004-0005 P17976

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATE MAY 23, 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

CHANGE THE PRINCIPAL AMOUNT FROM \$131,600.00 TO \$209,000.00.

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 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 MAY 23, 2005.

GRANTOR:

X Mario M. Brown  
Mario M. Brown  
X Jodee A. Brown  
Jodee A. Brown

LENDER:

PEOPLES BANK

X Marilyn A. Little  
Authorized Officer



200505310154

Skagit County Auditor

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 5713934-1

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Wash.

COUNTY OF Skagit

On this day before me, the undersigned Notary Public, personally appeared Mario M Brown and Jodee A Brown, 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 executed 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 May day of 2005

By Melody A Heidbreder Residing at Mount Vernon

Notary Public in and for the State of WA

My commission expires 4/3/2007

LENDER ACKNOWLEDGMENT

STATE OF Washington

COUNTY OF SKAGIT

On this 23rd day of May, 20 05, before me, the undersigned Notary Public, personally appeared Melody A Heidbreder, 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. Melody A Heidbreder stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of the Lender.

By Margaret Adams Curry Residing at Mount Vernon  
Notary Public in and for the State of WA My commission expires 4/1/2007



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