



200507290258
Skagit County Auditor

7/29/2005 Page 1 of 3 3:32PM

RETURN ADDRESS:

Frontier Bank
Downtown Everett
2831 Colby Ave
PO Box 1390
Everett, WA 98206

LAND TITLE COUNTY

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): DTEV-XX5810/RECORDING NO. 2004031501 ¹¹⁹ Additional on page _____

Grantor(s):

- 1. WELCH , KEITH P.

Grantee(s)

- 1. Frontier Bank

Legal Description: LT 17 PLAT OF TINAS COMA

Additional on page 2

Assessor's Tax Parcel ID#: 4755-000-017-0000

THIS MODIFICATION OF DEED OF TRUST dated July 19, 2005, is made and executed between between KEITH P. WELCH, AN UNMARRIED INDIVIDUAL, AS HIS SEPARATE PROPERTY ("Grantor") and Frontier Bank, whose address is Downtown Everett, 2831 Colby Ave, PO Box 1390, Everett, WA 98206 ("Lender").

UNMARRIED DOCUMENT

MODIFICATION OF DEED OF TRUST
(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated March 8, 2004 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

RECORDED ON MARCH 15, 2004 BY LAND TITLE COMPANY IN SKAGIT COUNTY, WASHINGTON, AUDITOR'S FILE NO. 200403150119.

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

LOT 17, "PLAT OF TINAS COMA," AS PER PLAT RECORDED ON AUGUST 11, 2000, UNDER AUDITOR'S FILE NO. 200008110004, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON

The Real Property or its address is commonly known as 857 TINAS COMA LANE , BURLINGTON , WA 98233. The Real Property tax identification number is 4755-000-017-0000

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

INCREASED BY \$91,300.00 FOR A NEW TOTAL OF \$380,800.00.

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 JULY 19, 2005.

GRANTOR:

X [Signature]
KEITH P. WELCH

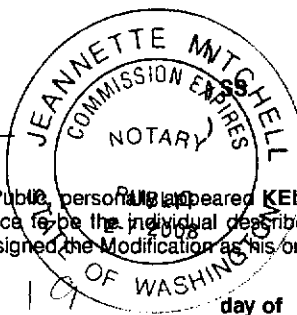
LENDER:

FRONTIER BANK

X [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington
COUNTY OF Snohomish



On this day before me, the undersigned Notary Public, personally appeared KEITH P. WELCH, 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 19 day of July, 2005

By [Signature]
Notary Public in and for the State of WA

Residing at Edmonds
My commission expires 2-7-08



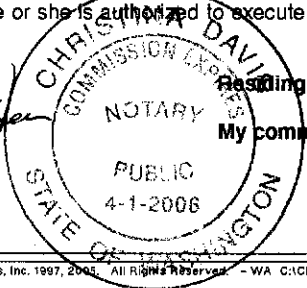
MODIFICATION OF DEED OF TRUST
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Snohomish)

On this 19th day of July, 20 05, before me, the undersigned Notary Public, personally appeared Seannette Mitchell and personally known to me or proved to me on the basis of satisfactory evidence to be the VP + Manager, 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 Christina Garcia Residing at Arleyton
Notary Public in and for the State of Washington My commission expires 4-1-06



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