

RETURN ADDRESS:

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



200509140148
Skagit County Auditor

9/14/2005 Page 1 of 3 3:09PM

CHICAGO TITLE COMPANY
IC36388-SM ✓

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200106120035

Additional on page _____

Grantor(s):

1. Kok, Kevin K
2. Kok, Glenda

Grantee(s)

1. PEOPLES BANK

Legal Description: Lot 10, PLAT OF SKYRIDGE DIV. VII

Additional on page 2

Assessor's Tax Parcel ID#: 4592-000-01 0-0009 P102674

THIS MODIFICATION OF DEED OF TRUST dated September 12, 2005, is made and executed between between Kevin K Kok and Glenda Kok, husband and wife, whose address is 19662 Montpilar Place, Mount Vernon, WA 98274 ("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: 5715136-1

(Continued)

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated June 8, 2001 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

A DEED OF TRUST DATED JUNE 08, 2001 AND RECORDED JUNE 12, 2001 UNDER AUDITOR'S FILE NO. 200106120035 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 10, PLAT OF SKYRIDGE DIV. 7, according to the plat thereof recorded in Volume 15 of Plats, pages 58 and 59, records of Skagit County, Washington.

Situated in Skagit County, Washington

The Real Property or its address is commonly known as 19662 Montpilar Place, Mount Vernon, WA 98274. The Real Property tax identification number is 4592-000-01 0-0009 P102674.

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATE SEPTEMBER 12, 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 \$30,000.00 TO \$45,000.00.

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 SEPTEMBER 12, 2005.

GRANTOR:

X Kevin K Kok

X Glenda Kok

LENDER:

PEOPLES BANK

X Mandy a Luddon

Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF

Wash.

COUNTY OF

Skagit

On this day before me, the undersigned Notary Public, personally appeared Kevin K Kok and Glenda Kok, 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 to me that they signed 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

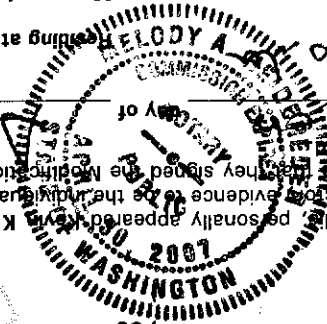
2005

Mandy a Luddon

Notary at

My commission expires

4 3007



MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 5715136-1

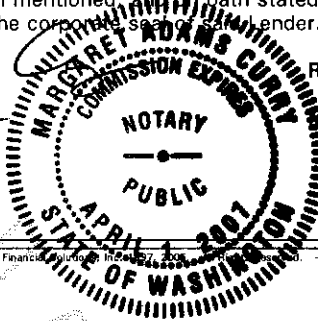
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LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF SKAGIT)

On this 12th day of September, 2005, before me, the undersigned Notary Public, personally appeared Melody A. Heidebrieder and personally known to me or proved to me on the basis of satisfactory evidence to be the she, 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 she 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 Margaret Adams Residing at Mount Vernon
Notary Public in and for the State of WA My commission expires 4-1-2007



LASER PRO Lending, Ver. 5.28.00.004 Copr. Harland Financial Group, Inc. 2004. WA P:\CFWIN\CFIL\PL\G202.FC TR-1519330 PR-8



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