

RETURN ADDRESS:

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



200509200093
Skagit County Auditor

9/20/2005 Page 1 of 3 11:23AM

CHICAGO TITLE IQB2716
ACCOMODATION RECORDING

Chicago Title Company has placed
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MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200412270134

Additional on page ____

Grantor(s):

1. Bogardus, Jill
2. Bogardus, Larry

Grantee(s)

1. PEOPLES BANK

Legal Description: LT 29, COUNTRY LANE ADDTN, VOL 7, PG 37

Additional on page 2

Assessor's Tax Parcel ID#: 3890-000-029-0004 P64626

THIS MODIFICATION OF DEED OF TRUST dated September 19, 2005, is made and executed between between Larry Bogardus and Jill Bogardus, husband and wife, whose address is 12052 Country Lane, Burlington, WA 98233 ("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: 5030923-102

(Continued)

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated December 23, 2004 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:
A DEED OF TRUST DATED DECEMBER 23, 2004 AND RECORDED DECEMBER 27, 2004 UNDER AUDITOR'S FILE NO. 200412270134 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:
A PARCEL OF LAND LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, AND KNOWN AS:
BEING LOT NUMBER 29, IN COUNTRY LANE ADDITION, AS SHOWN IN THE RECORDED PLAT/MAP THEREOF IN VOLUME 7, PAGE 37 OF SKAGIT COUNTY RECORDS.
SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON
The Real Property or its address is commonly known as 12052 Country Lane, Burlington, WA 98233. The Real Property tax identification number is 3890-000-029-0004 P64626.
MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATE SEPTEMBER 19, 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 \$20,237.35 TO \$40,000.00.

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 SEPTEMBER 19, 2005.

GRANTOR:

X Jill Bogardus

X Larry Bogardus

LENDER:

PEOPLES BANK

X Maureen Attardbocker
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF

Wash

COUNTY OF

Skagit

On this day before me, the undersigned Notary Public, personally appeared Jill Bogardus and Larry Bogardus, personally known 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 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 _____ day of _____, 2005.
By Maureen Attardbocker
Notary Public in and for the State of Wash
My commission expires 4/30/07
Residing at MT Vernon
200509200093
Skagit County Auditor
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MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 5030923-102

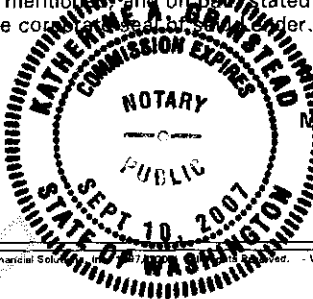
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LENDER ACKNOWLEDGMENT

STATE OF WA)
COUNTY OF Skagit) SS
)

On this 19th day of Sept, 20 05, before me, the undersigned Notary Public, personally appeared Melody Anderson and personally known to me or proved to me on the basis of satisfactory evidence to be the Person, 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 19th stated that he or she is authorized to execute this said instrument and that the seal affixed is the correct seal of the Lender.

By [Signature] residing at Everett, WA
Notary Public in and for the State of WA My commission expires 9.10.07



LASER PRO Lending, Ver 5.28.00.004 Copr. Harland Financial Solutions, Inc. WA P:\CFIWIN\CFIWIN\LG202.FC TR-1550146 PR-11



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Skagit County Auditor