

RETURN ADDRESS:

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



200510030208

Skagit County Auditor

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3 3:20PM

CHICAGO TITLE IC36591-SM ✓

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200407020094

Additional on page _____

Grantor(s):

1. Tewalt, Anthony
2. Tewalt, Karina

Grantee(s)

1. PEOPLES BANK

Legal Description: Lt 11, GREEN ACRES ADD

Additional on page 2

Assessor's Tax Parcel ID#: 3921-000-011-0007 P65600

THIS MODIFICATION OF DEED OF TRUST dated September 28, 2005, is made and executed between between Anthony Tewalt and Karina Tewalt, husband and wife, whose address is 17702 Green Acres Road, Mount Vernon, WA 98273 ("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: 5029924-102

(Continued)

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated July 1, 2004 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

A DEED OF TRUST DATED JULY 01, 2004 AND RECORDED JULY 02, 2004 UNDER AUDITOR'S FILE NO. 200407020094 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 11, GREEN ACRES ADDITION, according to the plat thereof, recorded in Volume 7 of Plats, page 11, records of Skagit County, Washington.

Situated in Skagit County, Washington

The Real Property or its address is commonly known as 17702 Greenacres Road, Mount Vernon, WA 98273. The Real Property tax identification number is 3921-000-011-0007 P65600.

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATE SEPTEMBER 28, 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 \$8,000.00 TO \$11,500.00.

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 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 SEPTEMBER 28, 2005.

GRANTOR

X Anthony Lewalt

X Karina Lewalt

LENDER:

PEOPLES BANK

X Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF

Wash.

COUNTY OF

Skagit

On this day before me, the undersigned Notary Public, personally appeared Anthony Lewalt and Karina Lewalt, 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 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

28th

My commission expires

9-28-07

Notary Public in and for the State of

By: Anthony Lewalt



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Loan No: 5029924-102

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STATE OF W. Va.

COUNTY OF Stearns

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

Residing at Lakewood
My commission expires 11/3/07

LASER PRO Lending, Ver. 5.28.00.004 Copr. Harland Financial Solutions, Inc. 1997, 2005. All Rights Reserved. - WA P:\CFIWIN\CFILPLIG202.FC TR-1578357 PR-1



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Skagit County Auditor