

**RETURN ADDRESS:**

Skagit State Bank  
Main Office  
301 E. Fairhaven Ave  
P O Box 285  
Burlington, WA 98233



200510120120

Skagit County Auditor

10/12/2005 Page

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3 3:01PM

**CHICAGO TITLE IQB2728  
ACCOMODATION RECORDING**

Chicago Title Company has placed  
this document for recording as a  
customer courtesy and accepts no  
liability for its accuracy or validity.

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): SB-7115

Additional on page \_\_\_\_

Grantor(s):

1. ESTILL, RALPH I
2. ESTILL, DOYLENE

Grantee(s)

1. Skagit State Bank

AF# 9503080057

Legal Description: THE EAST 1/2 OF LOT 9 AND ALL OF LOT 10 BLOCK 36 FIRST ADDITION TO  
THE TOWN OF SEDRO

Additional on page 2

Assessor's Tax Parcel ID#: 4149-020-016-004 (P75519)

**THIS MODIFICATION OF DEED OF TRUST dated September 27, 2005, is made and executed between between RALPH I ESTILL and DOYLENE ESTILL, husband and wife, whose address is 839 STATE ST, SEDRO WOOLLEY, WA 98284 ("Grantor") and Skagit State Bank, whose address is Main Office, 301 E. Fairhaven Ave, P O Box 285, Burlington, WA 98233 ("Lender").**

MODIFICATION OF DEED OF TRUST  
(Continued)

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**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated March 3, 1995 (the "Deed of Trust") which has been recorded in SKAGIT County, State of Washington, as follows:

Recorded March 08, 1995, Recording No. 9503080057, records of the Skagit County Auditor, Skagit County, Washington.

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

Lots 14, 15 and 16, Block 20, PLAT OF THE TOWN OF SEDRO, according to the plat thereof recorded in Volume 1 of Plats, page 17, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

The Real Property or its address is commonly known as 720 STERLING ST, SEDRO WOOLLEY, WA 98284. The Real Property tax identification number is 4149-020-016-004 (P75519).

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

The maturity of this Deed of Trust and Credit Agreement is hereby extended for an unspecified length of time, and shall remain in force until termination and reconveyance by lender.

**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 27, 2005.**

**GRANTOR:**

x Ralph A. Estill  
RALPH A. ESTILL

x Doyleene Estill  
DOYLEENE ESTILL

**LENDER:**

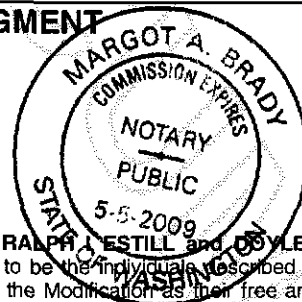
SKAGIT STATE BANK

x Marnie M. Hatch  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington  
COUNTY OF Skagit

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) SS  
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On this day before me, the undersigned Notary Public, personally appeared RALPH A. ESTILL and DOYLEENE ESTILL, 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 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 7th day of October, 20 05

By Margot A. Brady  
Notary Public in and for the State of Washington

Residing at Mount Vernon  
My commission expires 5-5-09



200510120120  
Skagit County Auditor

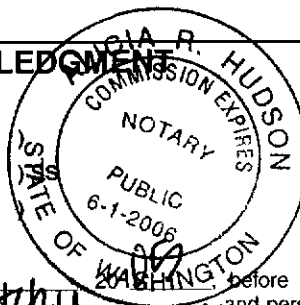
MODIFICATION OF DEED OF TRUST  
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LENDER ACKNOWLEDGMENT

STATE OF Washington

COUNTY OF Skagit



On this 11th day of October, 2005, before me, the undersigned Notary Public, personally appeared Mama McClatchy Loan Officer and personally known to me or proved to me on the basis of satisfactory evidence to be the 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 Alicia R. Hudson  
Notary Public in and for the State of WA  
Alicia R. Hudson

Residing at Skagit  
My commission expires 060606

