

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



200602080052

Skagit County Auditor

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CHICAGO TITLE IC37867-SM

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200403020068

Additional on page

Grantor(s):

1. Kassa, Katie Jo

Grantee(s)

1. PEOPLES BANK

Legal Description: Lot 11, MADDOX CREEK PUD PHASE 1

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Assessor's Tax Parcel ID#: 4681-000-011-0000 P109316

THIS MODIFICATION OF DEED OF TRUST dated February 6, 2006, is made and executed between between Katie Jo Kassa, as her separate estate, whose address is 1822 Lindsay Loop, 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
(Continued)

Loan No: 5715197-1

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated March 2, 2004 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

A DEED OF TRUST DATED MARCH 2, 2004 AND RECORDED MARCH 2, 2004 UNDER AUDITOR'S FILE NO. 200403020068 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, MADDOX CREEK PUD PHASE I, according to the plat thereof, recorded in Volume 16 of Plats, pages 121 through 130, records of Skagit County, Washington.

Situated in Skagit County, Washington

The Real Property or its address is commonly known as 1822 Lindsay Loop, Mount Vernon, WA 98274. The Real Property tax identification number is 4681-000-011-0000 P109316.

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATE FEBRUARY 06, 2006 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 \$50,000.00 TO \$125,000.00

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 FEBRUARY 6, 2006.

GRANTOR:

x Katie Jo Kassa
Katie Jo Kassa

LENDER:

PEOPLES BANK

x Meredith A. Hedbrede
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Wash)
) SS
COUNTY OF Skagit)

On this day before me, the undersigned Notary Public, personally appeared Katie Jo Kassa, 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 6th day of Feb, 2006

By Meredith A. Hedbrede, Residing at Mt Vernon
Notary Public in and for the State of WA My commission expires 4/30/07



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MODIFICATION OF DEED OF TRUST
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Loan No: 5715197-1

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LENDER ACKNOWLEDGMENT

STATE OF WASH

)
) SS

COUNTY OF SKagit

On this 6th day of Feb, 20 06, before me, the undersigned Notary Public, personally appeared _____ 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 contained, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the true and correct seal of the Lender.

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

Residing at Mount Vernon
My commission expires 11-15-07

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