

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



200602100101  
Skagit County Auditor

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CHICAGO TITLE IC37931

## MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200503100074 & 200508040111

Additional on page \_\_\_\_

Grantor(s):

1. Wittman, Timothy Kern
2. Wittman, Jacqueline Oakes

Grantee(s)

1. PEOPLES BANK

Legal Description: Tract 27, PLAT OF ORCHARD BEACH TRACTS

Additional on page \_\_\_\_

Assessor's Tax Parcel ID#: 3964-000-027-0007 P67738

**THIS MODIFICATION OF DEED OF TRUST** dated February 8, 2006, is made and executed between Timothy Kern Wittman and Jacqueline Oakes Wittman, husband and wife, whose address is 5637 Section Avenue, Anacortes, WA 98221 ("Grantor") and PEOPLES BANK, whose address is ANACORTES OFFICE, 911 11th STREET, ANACORTES, WA 98221 ("Lender").

**MODIFICATION OF DEED OF TRUST**

Loan No: 5714141-1

(Continued)

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated March 8, 2005 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

A DEED OF TRUST DATED MARCH 8, 2005 AND RECORDED MARCH 10, 2005 UNDER AUDITOR'S FILE NO. 20050310074 AND MODIFIED AUGUST 2, 2005 AND RECORDED AUGUST 4, 2005 UNDER AUDITOR'S FILE NO. 200508040111, 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:

Tract 27, PLAT OF ORCHARD BEACH TRACTS, according to the plat thereof recorded in Volume 4 of Plats, page 45, records of Skagit County, Washington;

TOGETHER WITH Second Class Tidelands adjoining;

ALSO TOGETHER WITH all that portion of the vacated 60 foot roadway adjoining said Lot 27, as vacated June 1, 1956, under Skagit County Commissioner's File No. 8923, which would attach by the operation of law;

Situated in Skagit County, Washington.

The Real Property or its address is commonly known as 5637 Section Avenue, Anacortes, WA 98221. The Real Property tax identification number is 3964-000-027-0007 P67738.

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

**THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATE FEBRUARY 08, 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**

CHANGE THE PRINCIPAL AMOUNT FROM \$50,000.00 TO \$75,000.00.

**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 8, 2006.**

GRANTOR:

X Timothy Kern Wittman  
Timothy Kern Wittman

X Jacqueline Oakes Wittman  
Jacqueline Oakes Wittman

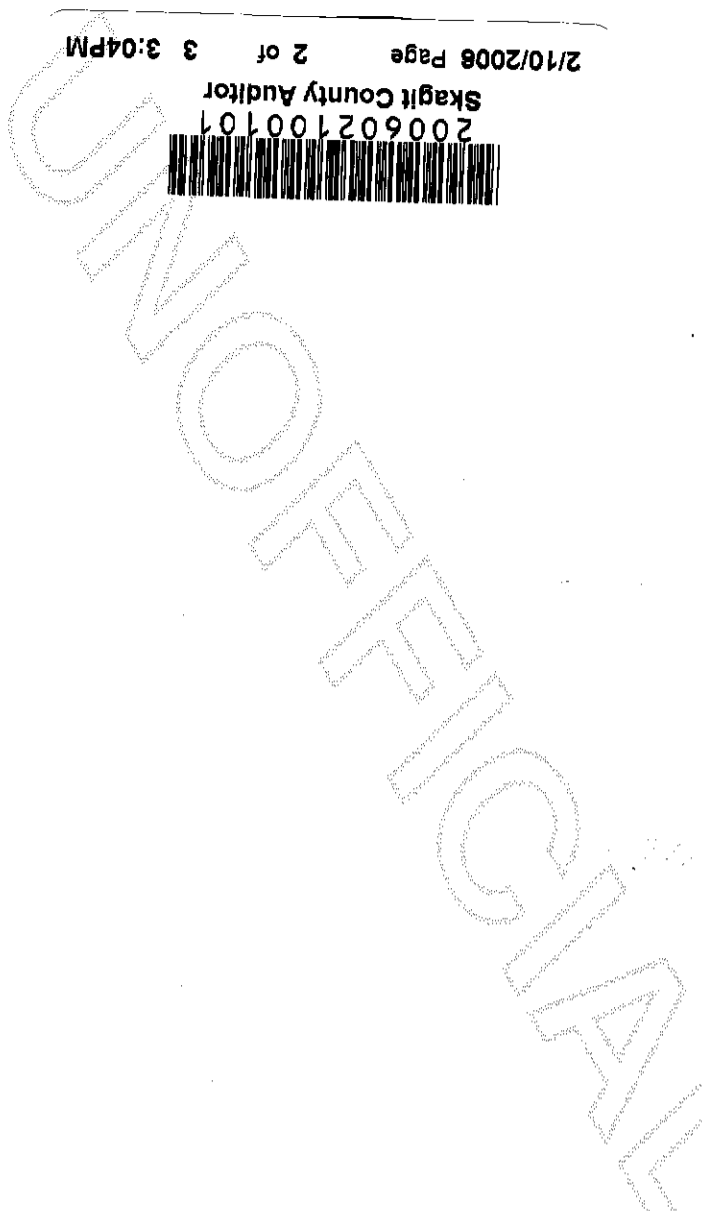
LENDER:

PEOPLES BANK

X Debra Wittman  
Authorized Officer

Skagit County Auditor

200602100101



MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 5714141-1

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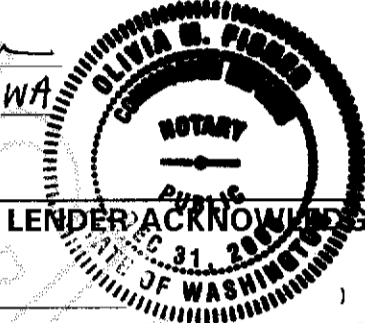
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )

On this day before me, the undersigned Notary Public, personally appeared **Timothy Kern Wittman and Jacqueline Oakes Wittman**, 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 8th day of February, 2006

By Olivia M Fisher Residing at Anacortes  
Notary Public in and for the State of WA My commission expires 12/31/06

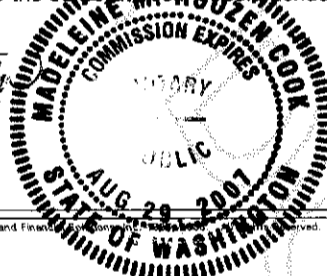


LENDER ACKNOWLEDGMENT

STATE OF Washington )  
 ) SS  
COUNTY OF Skagit )

On this 8th day of February, 2006, before me, the undersigned Notary Public, personally appeared Olivia M Fisher and personally known to me or proved to me on the basis of satisfactory evidence to be the representative of Peoples Bank 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. My path 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 Maureen M. Rozen Cook Residing at Tulahoma  
Notary Public in and for the State of WA My commission expires 8-29-07



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Skagit County Auditor