

RETURN ADDRESS:

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



200602160104
Skagit County Auditor

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CHICAGO TITLE IC37765-SM

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200404130061

Additional on page _____

Grantor(s):

1. Evans, Aaron F
2. Evans, Pamela

Grantee(s)

1. PEOPLES BANK

Legal Description: Lots 1,2 and 3, Blk. 30, PLAT OF THE TOWN OF SEDRO

Additional on page 2

Assessor's Tax Parcel ID#: 4149-030-003-0008 P75622

THIS MODIFICATION OF DEED OF TRUST dated February 13, 2006, is made and executed between between AARON F. EVANS and PAMELA EVANS, husband and wife, as to an undivided 1/2 interest and AARON F. EVANS, as his separate estate, as to the remaining undivided 1/2 interest, whose address is 801 Sterling Street, Sedro Woolley, WA 98284 ("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: 5029191-102

(Continued)

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 8, 2004 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

A DEED OF TRUST DATED APRIL 08, 2004 AND RECORDED APRIL 13, 2004 UNDER AUDITOR'S FILE NO. 200404130061 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:

Lots 1, 2 and 3, Block 30, PLAT OF THE TOWN OF SEDRO, according to the plat thereof recorded in Volume 1 of Plats, page 17, records of Skagit County, Washington.

Situated in Skagit County, Washington
The Real Property or its address is commonly known as 801 Sterling Street, Sedro Woolley, WA 98284. The Real Property tax identification number is 4149-030-003-0008 P75622.

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATED FEBRUARY 13, 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 \$35,000.00 TO \$50,500.00.

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 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 13, 2006.

GRANTOR:

Aaron F. Evans
Aaron F. Evans

Pamela Evans
Pamela Evans

LENDER:

PEOPLES BANK

Authorized Officer

Meredith C. Theobald

INDIVIDUAL ACKNOWLEDGMENT

STATE OF

Wash.

COUNTY OF

Skagit

On this day before me, the undersigned Notary Public, personally appeared Aaron F. Evans and Pamela Evans, 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

13th day of February, 2006

Residing at

Mt Vernon

My commission expires

4-30-07

Notary Public in and for the State of Wash



Skagit County Auditor

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 5029191-102

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LENDER ACKNOWLEDGMENT

STATE OF

Washington

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) SS

COUNTY OF

Skagit

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On this 13th day of February, 20 06, before me, the undersigned Notary Public, personally appeared Melody Heidebreder 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 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

Notary Public in and for the State of

DENNIS E. BOE

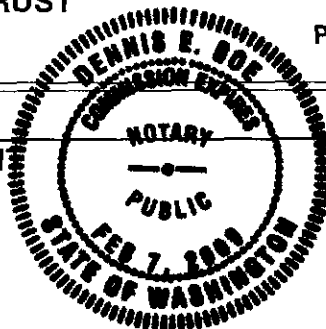
Washington

Residing at

Platt Varnen

My commission expires

02/07/09



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