



200603150115  
Skagit County Auditor

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**RETURN ADDRESS:**  
Peoples Bank  
Loan Services Department  
P.O. Box 233  
Lynden, WA 98264

CHICAGO TITLE IC38123

**MODIFICATION OF DEED OF TRUST**

Reference # (if applicable): 200303210126 Additional on page \_\_\_\_\_

Grantor(s):  
1. Bart, Michael J  
2. Chowka-Bart, Elisabeth M

Grantee(s)  
1. PEOPLES BANK

Legal Description: Lot 15, SKAGIT COUNTY SP#60-88 Additional on page \_\_\_\_\_

Assessor's Tax Parcel ID#: 4403 000 015 0100 P111904

**THIS MODIFICATION OF DEED OF TRUST** dated March 13, 2006, is made and executed between between Michael J Bart and Elisabeth M Chowka-Bart, husband and wife, whose address is 5207 Filbert Lane, Bow, WA 98232 ("Grantor") and PEOPLES BANK, whose address is MOUNT VERNON OFFICE, PHONE: (360) 424-3319, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273 ("Lender").

MOUNT VERNON OFFICE, PHONE: (360) 424-3319, 1801 RIVERSIDE DRIVE, MOUNT VERNON, WA 98273

**MODIFICATION OF DEED OF TRUST**

Loan No: 5715216-1

(Continued)

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**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated March 17, 2003 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:  
**A DEED OF TRUST DATED MARCH 17, 2003 AND RECORDED MARCH 21, 2003 UNDER AUDITOR'S FILE NO. 20030321026 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:  
Exhibit A:

That portion Lot 156, lying Northernly of the Samish Island Road, as shown on the face of the Short Plat, SKAGIT COUNTY SHORT PLAT NO. 60-88, approved March 1, 1989, and recorded March 23, 1989, in Volume 8 of Short Plats, page 119, under Auditor's File No. 8903280020, records of Skagit County, Washington; being a portion of Tract 15, Samish Island Estates, according to the plat thereof recorded in Volume 12 of Plats, page 69, records of Skagit County, Washington; and also being a portion of Government Lot 1, Section 35, Township 36 North, Range 2 East of the Williamette Meridian.  
Sited in Skagit County, Washington

The Real Property or its address is commonly known as 5207 Filbert Lane, Bow, WA 98232. The Real Property tax identification number is 4403 000 015 0100 P111904.

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

**THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATE MARCH 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 \$100,000.00 TO \$250,000.00.

**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 endorses to the Note, including accommodation makers, 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 MARCH 13, 2006.**

GRANTOR:

X Michael J Bart

X Elisabeth M Chowka-Bart

LENDER:

PEOPLES BANK

X Mandy Gulludhede  
Authorized Officer



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Skagit County Auditor

UNRECORDED

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 5715216-1

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Wash

COUNTY OF Skagit

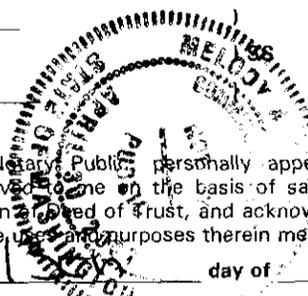
On this day before me, the undersigned Notary Public, personally appeared Michael J Bart and Elisabeth M Chowka-Bart, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that 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 March day of 2006

By Melody A Heidbreder Residing at MT Vernon

Notary Public in and for the State of WA

My commission expires 4/30/07



LENDER ACKNOWLEDGMENT

STATE OF WA

COUNTY OF Skagit

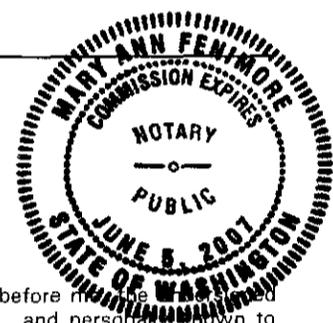
On this March day of 13, 2006, before me, the undersigned Notary Public, personally appeared Melody A Heidbreder and personally known to me or proved to me on the basis of satisfactory evidence to be the notary, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged 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 Mary Ann Fenimore

Residing at MT Vernon

Notary Public in and for the State of WA

My commission expires 06/05/2007



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